

TIME

Game of Thrones

TIME talks 2016 with the most surprising couple in politics

By Nancy Gibbs and Michael Duffy

*Bush and Clinton
in Dallas on July 9*



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Game of Thrones

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REINVENTION

MASTER

When The Reinvention Institute's **Pamela Mitchell** wanted to start a new career, she had no one to turn to for expert advice, so she created a vision board to help guide her. In her second career reinvention, she began helping other people do the same. Follow these three steps to get started.



PAMELA MITCHELL

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2 BE ALL-ENCOMPASSING

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3 TAKE A VISION QUEST

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Competition and common ground

PHOTOGRAPHER MARK SELIGER AND HIS TEAM had about 10 minutes to set up the remarkable shot on our cover, so by the time President Clinton and President Bush entered the conference room at the Bush Center in Dallas, they were the only two people who looked at all relaxed.

"This feels like taking prom pictures," Bush said as Seliger adjusted lights and positions.

"I'd have gone to prom with you," Clinton replied, and through the course of the shoot the surprising friendship of these two distinctive, divisive men came into sharper focus.

TIME deputy managing editor Michael Duffy and I have long been intrigued by the private alliances of public men; our last book, *The Presidents Club*, explores the unusual friendships that developed between Harry Truman and Herbert Hoover, Eisenhower and LBJ, and even Clinton and Nixon. But Clinton and Bush are uncommon even within this exclusive club, as they now watch people close to them compete for the office they both held.

Bush professed confidence that his brother Jeb and Hillary Clinton would "elevate the discourse" should they wind up in a race against each other. But that leaves the question of how he and Bill Clinton will conduct themselves, two expert retail politicians with skin in the game despite compelling reasons to stay out of it. In our interview, they talked about politics as a family business—or "calling," as they prefer to put it—and the climate in which political combat is now conducted. "It's great that you can get 100 media outlets," Clinton said, "but you have to devour each other, and it puts even more pressure on people like you to turn us all into two-dimensional cartoons."

Cartoons have their place, but this is not one of them; the players are too interesting and the stakes too high. Different as they are politically and personally, Bush and Clinton now find themselves in some ways aligned as the 2016 race unfolds. And they certainly share a view of the field in all its dimensions.

Nancy Gibbs, EDITOR



BEHIND THE SCENES TIME's Nancy Gibbs (*below*) and Michael Duffy (*opposite Gibbs*) interviewed Presidents Bush and Clinton in the former's private office at the Bush Center in Dallas, shortly after the graduation ceremony for the first class of 60 Presidential Leadership Scholars—a joint venture of their libraries and those of Bush 41 and LBJ. Among the topics they discussed were shared interests (like public-health initiatives in Africa) and how much easier it is for Presidents to find common ground once they're out of office. For more images from the shoot, visit lightbox.time.com.



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NOW ON TIME.COM We're in hot dog season, the sweet, sweaty weeks from Memorial Day to Labor Day, when Americans consume 7 billion wieners. That's 21 per person, according to the National Hot Dog and Sausage Council. And there are those rare occasions, as with almost any food produced in such massive numbers, when something appears inside the bun that even the most zealous hot dog lover could not find palatable. A TIME request to the USDA's Food Safety and Inspection Service revealed some of the more unlikely items Americans have claimed to find in their food in recent years. See the list at time.com/hotdogs.

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'Their families have already given a lot to the country, and now this.'

VICE PRESIDENT JOE BIDEN, after a gunman killed five U.S. service members in Chattanooga, Tenn. The gunman was killed by police; the shootings are being investigated as a terrorist attack



Game of Thrones
The HBO drama got 24 Emmy nominations, the most of any show



Empire
The most-watched network-TV drama wasn't nominated for Best Drama or Best Actor



'WHEN I WAS YOUNGER, I REALLY DID THINK WE WERE ON OUR WAY TO A BETTER WORLD.'

EMMA THOMPSON, actor, lamenting the sexism that she said has grown more prevalent in Hollywood in recent years

\$43,740

Auction price for one of the Deflategate footballs used by New England Patriots quarterback Tom Brady



'Our policy toward the arrogant U.S. government won't change at all.'



AYATULLAH ALI KHAMENEI, Iran's Supreme Leader, endorsing the country's nuclear deal but warning that it doesn't signal warmer relations

'I will light you up.'



BRIAN ENCINIA, Texas state trooper, threatening Sandra Bland with a Taser during a traffic stop, in a police video released July 21. The July 10 traffic stop ignited further protests against police use of force after Bland died in custody days later; the circumstances of her death are under investigation

12,975

Number of people who attended a Zumba class in a suburb of Manila, setting a new Guinness World Record

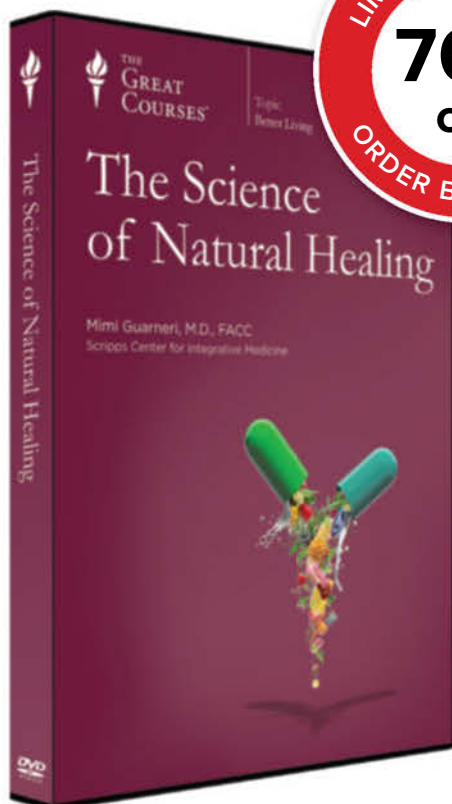
'He's not a war hero.'

DONALD TRUMP, GOP presidential candidate, in remarks about Arizona Senator and Vietnam-era POW John McCain that drew widespread condemnation

1.1 million

Number of copies of Harper Lee's *Go Set a Watchman* that sold in its first week; the figure includes preorders





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The Brief

'IF [THE CHINESE] PUSH TOO HARD, THERE'LL BE A PUSHBACK.' —PAGE 19



Taxi drivers have long protested Uber; now some of the startup's drivers are joining the fight

JOBS

Is the on-demand economy taking workers for a ride?

By Katy Steinmetz

ON A RECENT MORNING IN SAN FRANCISCO, a tattooed Uber driver named Jay Salazar found himself at the wheel of his Toyota Corolla with Jeb Bush riding shotgun. The unlikely pairing was an app-fated accident, but the circumstances were by design. Courting the deep pockets of Silicon Valley, the GOP presidential candidate praised fast-growing companies like Uber as engines of economic opportunity and made a well-publicized point of using the service to get around the Bay Area.

Not everyone shares Bush's enthusiasm. In a July 13 speech on her economic agenda, Hillary Clinton said Uber and other companies fueling the multibillion-dollar on-demand economy are raising "hard questions about workplace protections and what a good job will look like in the future."

That Uber has become a point of contention in the 2016 presidential race says a lot about our rapidly changing economy. In six years, Uber has grown into a global company valued at over \$40 billion—more than General Mills or American Airlines. Hundreds of thousands of new drivers sign on every month. This runaway success has inspired similar on-demand startups promising to deliver nearly anything—groceries, flowers, handymen—with the touch of a screen. But the people driving you home and cleaning your house and bringing your packages are rarely full-time employees. Instead, they are usually classified as independent contractors, which entitles them to greater flexibility but far fewer protections and benefits.

That's the rub. Some look at these



Jeb Bush turned an Uber ride into a media event during a Bay Area campaign swing

companies and see innovative opportunities for people to be their own boss. Others believe the firms misclassify workers to skirt costly legal obligations that have been in place since the New Deal. The debate is playing out on the campaign trail and in the chambers of the U.S. District Court for the Northern District of California, where multiple lawsuits are challenging the legal status of workers in the on-demand economy. How these cases are decided will affect the fortunes of some of the most valuable young businesses in the world—and the increasing number of Americans who work for them.

DOES THIS NEW TECHNOLOGY equal freedom for workers, or does it rip them off? For that matter, can workers stem the tide of change through lawsuits and political action? The on-demand revolution, sometimes called the sharing economy, is rapidly altering a basic arrangement of American business, in which employers offer pay and benefits in exchange for control of the workplace. Suddenly, legions of workers have been transformed—willingly or not—into independent contractors, who forgo most protections and a guaranteed wage but can't be told what hours to work or what to wear or even how to do their jobs. That freedom is what attracts many people to the on-demand economy. "It's

literally the easiest job I've ever done for the most amount of money," says Christopher Gutierrez, who drives for Lyft, Uber's main U.S. rival, in Chicago. "I always tell people, 'I don't have a boss. I have an app.'"

Companies like Lyft are now fighting class actions alleging that their contractors are actually employees and should therefore be paid minimum wage and reimbursed for work-related expenses like gas and car maintenance. The companies insist that's a misconception of their role. "Lyft drivers are not employees," the company said in a statement. "They use Lyft, and other on-demand services, as a flexible and reliable way to make ends meet without having to be stuck in a schedule that doesn't work for them."

The critics aren't buying it. "Just because a worker is directed and controlled by an algorithm that comes through a phone, as opposed to a foreman, doesn't do anything to change the fundamental relationship of

FAST LANE

Uber is now the top choice of U.S. business travelers



employment," argues Jonathan Davis, one of the attorneys behind a class action against grocery-delivery company Instacart. On-demand companies exercise the control of traditional employers, including setting the rate drivers can earn per mile, kicking sloppy workers off their platforms and organizing workers in set shifts, the critics contend.

For Shamar Theus, a former courier for Postmates in San Francisco, the uncertainty of on-demand employment became an issue when management made a small change to the tipping process that immediately cut his take-home pay in half. "They thought it was a simple thing," he says. "Had they asked for courier feedback, the couriers would have said, 'Heck, no.'" Theus is now a happy traditional employee of a sustainable-meats company in Oakland, Calif. For Heather Squire, who signed up to deliver groceries for Instacart in Philadelphia, the price of independence was disillusioning. Lured by an ad promising \$25 an hour, she found that the cost of gas, parking tickets and wasted time waiting for orders while she made deliveries cut her net pay to as little as \$5 an hour. "It didn't feel like not having a boss," she says, "because the app is your boss."

Other cases are more dire. On New Year's Eve of 2013 in San Francisco, a driver who was allegedly logged in to the Uber app and interacting with his phone—but not carrying a fare—hit a family of three, killing a 6-year-old girl. In court documents denying responsibility, Uber argued that the company should not cover any damages, like the family's burial bills. The case was settled for an undisclosed sum.

AS JUDGES WEIGH the fate of the lawsuits against on-demand businesses, much will hinge on whether they buy the claim that these firms are simply technology platforms connecting independent workers with people who need their services, and not providing the services through their own employees.

They'll also have to decide if all on-demand workers can be viewed the same way. Many have other jobs with traditional employers and pick up rides or deliver groceries for extra cash. Some pull full-time hours but for a variety of companies, cruising for fares while logged

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in to three different apps at once. Others work for a single company as many as 60 hours a week.

So far, the legal system has been divided. “The jury in this case will be handed a square peg and asked to choose between two round holes,” wrote District Judge Vince Chhabria, who is overseeing the Lyft case. In June, the California labor commission ruled that an Uber driver named Barbara Berwick was an employee and entitled to expenses. But the same commission ruled in 2012 that another Uber driver was an independent contractor.

On-demand companies maintain that their critics are using little-guy rhetoric to defend powerful interests. In New York City, where Mayor Bill de Blasio just dropped a contentious plan to cap the number of on-demand drivers, Uber officials contend that the taxicab lobby is steering the debate. No matter who is funding it, though, the fight has already knocked out one on-demand company. On July 17, Homejoy, a housecleaning startup backed by Google’s venture fund, announced that it was shutting down amid four lawsuits over worker classification.

At least one company, delivery service Shyp, has chosen to reclassify its contractors as employees without being sued. “We wanted more quality control,” says CEO Kevin Gibbon. Still, it is significantly cheaper to rely on freelancers, thus avoiding payroll taxes or overtime, and many on-demand firms have shaped their businesses around such arrangements. In a recent motion contesting a suit against it, Uber warned that having to reclassify drivers “could force Uber to restructure its entire business model.”

Some labor experts, politicians and entrepreneurs wonder if the new economy demands an entirely new category of worker, neither fully employed nor wholly independent. “Right now it’s a toggle between the two things,” says Miriam Cherry, a professor of law at St. Louis University. “There’s some logic to the idea that we might need a third category”—perhaps a “dependent contractor” that is some mix of the two.

The idea has been put in effect in countries like Germany, but economists like Arun Sundararajan, a professor at NYU, think America might need even more than three categories. He believes that the market can provide its own solutions if the government lets it—perhaps some sort of point system by which steady workers can accrue benefits.

In Silicon Valley, where disruption is an exalted state, these questions are taken in stride. “Regulation just hasn’t caught up to the changing way that people want to work and the way that companies are employing people,” says venture capitalist Ryan Sarver. “I wouldn’t be surprised if the companies figure it out.” You can’t blame the disruptees for wanting a bit more certainty—someone should build an app for that.



TRENDING

DIPLOMACY

The U.S. and Cuba formally **restored diplomatic relations** after five decades of hostility. The Cuban flag was raised on July 20 at the newly reopened embassy in Washington; U.S. Secretary of State John Kerry will raise the American flag in Havana on Aug. 14.

HEALTH

Transylvanian music festival Untold in Romania is offering some **free tickets to blood donors**. Only 1.7% of Romania’s population gives blood, and festival organizers say marketing linked to Dracula is already helping to boost both ticket sales and blood-donation rates.



WEATHER

Italian farmers are installing **showers and air-conditioning to keep animals cool** during a heat wave in which temperatures have reached 104°F (40°C). One farming group said hens laid up to 10% fewer eggs and cows produced 50 million liters less milk in the first half of July.

ROUNDUP

Iran’s imitation game

The pending nuclear deal between Iran and world powers will see economic sanctions on the country lifted, paving the way for U.S. firms to invest there. That may be bad news for unlicensed knockoffs of American food brands that have become popular in Iran:



MASH DONALD’S

This rip-off of the U.S.’s most famous burger chain—complete with the familiar golden arches—can be found across Iran. McDonald’s put on its website an application form to open franchises in Iran but has not set a firm date for proceeding.



KFC

Iranian media reported in 2012 that KFC had opened its first franchise in the northern city of Karaj. In fact, one enterprising restaurateur had opened an unauthorized branch with KFC’s signature red logo but forgot to include Colonel Sanders’ bow tie.



RAEES COFFEE

Literally “Boss Coffee,” this chain opened in 2001 with a logo and color scheme similar to Starbucks’ but featuring a mustachioed man with a top hat rather than a topless mermaid. Starbucks reportedly attempted to sue its imitator, without success.



BASKIN-ROBBINS

Tehran’s version of the beloved ice cream chain has 31 flavors and the company’s signature pink spoon but reportedly serves gelato rather than ice cream. The American company says it has no licensed shops in Iran and does not currently have plans to enter the market.

DIGITS

37.5 MILLION

The approximate number of users of Ashley Madison, a dating site that helps people cheat; on July 19, hackers threatened to expose their identities



LOST LIVES Relatives mourn victims of a July 20 suicide-bomb attack that killed 32 people, many of them young activists, in the Turkish city of Suruc, near the Syrian border. Turkey accused ISIS of carrying out the bombing, the first time it has directly blamed the Islamist group for an attack on its soil. Violent clashes erupted across Turkey the day after the attack, as protesters blamed the government for failing to combat extremism. *Photograph by Bulent Kilic—AFP/Getty Images*

THE EXPLAINER

How Nigeria is bringing the fight to Boko Haram

U.S. PRESIDENT BARACK OBAMA PRAISED NIGERIAN President Muhammadu Buhari's "very clear agenda in defeating Boko Haram" after the two met in Washington on July 20, less than eight weeks after Buhari took office. The former army general was elected on promises to root out the Islamist insurgents, but violence is still raging. Here's how Buhari plans to right Nigeria's course:

CHANGE AT THE TOP In mid-July, Buhari replaced the heads of Nigeria's army, air force and navy with new leaders carefully vetted and selected on the basis of merit and not seniority—a first for Nigeria, experts say. The President had already relocated the army headquarters from comfortable Abuja to Maiduguri in Borno state, where the insurgency began, to centralize operations close to the action.

CREATING A COALITION Since taking office on May 29, Buhari has

made overtures to top officials in neighboring Chad, Cameroon and Niger, where Boko Haram has staged attacks. Nigeria will lead those countries, plus next-door Benin, in a joint task force that will begin operations against Boko Haram by the end of July. Buhari also wants the U.S. to resume a training program for the Nigerian military that the previous government canceled and hopes for greater intelligence sharing with U.S. security services.

GROWING THE ECONOMY With Nigeria's economy under strain from stagnant oil prices, Buhari is seeking fresh resources to invest in the long-neglected northeast of the country, where poverty and lack of education have allowed Boko Haram to recruit disenfranchised young Muslims.

One source of funds would be \$150 billion believed to have been looted from the Nigerian treasury by corrupt ex-officials, which Buhari asked Obama to help find and return.

—NAINA BAJEKAL



◀ *President Buhari fired his top military chiefs in July*

DATA

WORLD'S BIGGEST FEARS

The Pew Research Center asked people in 40 countries about major challenges facing the world in 2015. Here are five global threats and the countries most worried about them:



Global warming
Burkina Faso



Economic crisis
Ghana



ISIS
Lebanon



Chinese landgrab
Vietnam



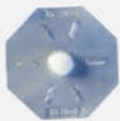
Cyberwarfare
U.S.

TRENDING



SPORTS

A British comedian **threw a pile of fake money on FIFA president Sepp Blatter** during a July 20 press conference. It was Blatter's first official public appearance since he announced plans to resign as head of the soccer federation in the wake of a massive bribery scandal.



HEALTH

A report from the Centers for Disease Control and Prevention found that **over 20% of sexually active teen girls have used the morning-after pill**, up significantly from a decade ago. The pill's growing availability is thought to be a key reason for the increase.



JUSTICE

A federal appeals court on July 21 **dismissed five of the 18 corruption charges against former Illinois governor Rod Blagojevich**, which could reduce his original 14-year prison sentence for trying to sell the U.S. Senate seat vacated by Barack Obama.



THE RISK REPORT

A good government can beat bad debt

By Ian Bremmer

THE ONE MAJOR COUNTRY MORE DEEP IN DEBT than Greece is one you might not expect: Japan. Greece's debt-to-GDP ratio is a staggering 173%, according to the International Monetary Fund. Japan's debt-to-GDP ratio? 246%.

Yet despite major challenges, Japan has options and a dynamic economy, while Greece is on life support. That's in part because it's not the size of the debt that counts. It's the ability to manage it. That's a useful motto to remember when comparing one country's debt burden with another's.

Unlike Greece, Japan has control of its own currency, allowing policymakers a lot more flexibility in dealing with an economic slowdown. Japan can choose between stimulus and austerity in ways that Greece, locked inside the euro zone, can't. And while the overwhelming majority of Japan's debt is owned by Japanese institutions and individuals who remain committed to financing the government, Greece's creditors are overwhelmingly foreigners.

But Japan is also simply better governed than Greece. Estimates vary on the scale of tax evasion in Greece and its impact on the country's economy, but at the end of 2014, Greeks reportedly owed their government about \$86 billion in unpaid taxes. That's a big problem in a country

where tax revenue represents nearly a quarter of GDP.

A primary function of government is to ensure "rule of law." Property rights are protected, contracts are enforced, and corruption is punished. For 2014, the World Justice Project ranked Japan 12th in the world on rule of law, between Canada and Britain. Greece ranked 32nd, between Georgia and Romania. In the same report Japan was ranked as the 11th best country for absence of corruption, while Greece was 34th. Greece was 49th in order and security; Japan was No. 1.

It's not the size of the debt that counts. It's the ability to manage it

As a result, investors have much greater confidence that Japan can manage its debt. That's why

Japan's 10-year bond yield stands at about 0.4%, and Greece's yield is at about 11%. It's cheaper and easier for Japan to borrow the money to finance spending that can boost growth, which adds to tax revenue and helps manage the debt.

It's not how much you owe. It's whether you can handle it. And that depends on the quality of your government.

2016 CAMPAIGN

How they raised their millions

In politics, support from millionaires and super PACs is a necessity. But so is engaging grassroots donors, who often become the most active campaign volunteers. Here's the percentage of total fundraising (through June) that top White House hopefuls got from donors giving \$200 or less.

—Zeke J. Miller



BERNIE SANDERS

69.2%
of \$15.1 million



BEN CARSON

67.8%
of \$10.6 million



RAND PAUL

46.4%
of \$6.9 million



TED CRUZ

40.3%
of \$14.3 million



MARCO RUBIO

27.8%
of \$18.8 million



HILLARY CLINTON

17.2%
of \$47.1 million



JEB BUSH

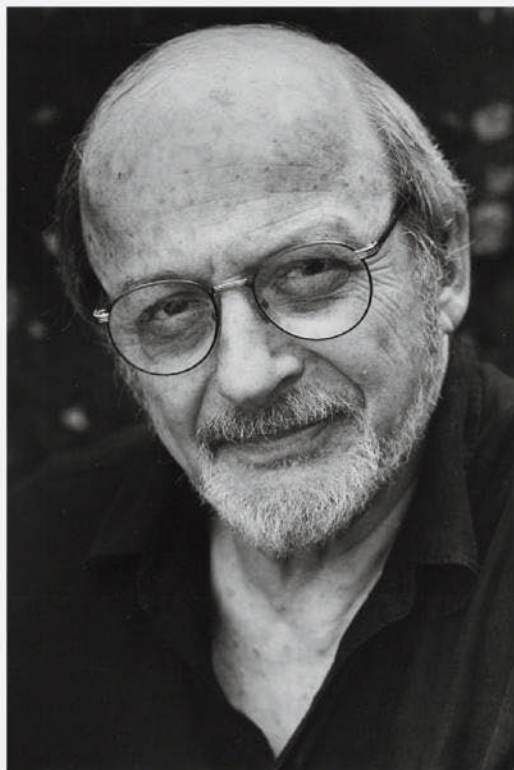
3.2%
of \$11.4 million



DONALD TRUMP

2.1%
of \$1.9 million

Milestones



Doctorow in 2000, the year he published City of God

DIED

E.L. Doctorow Great American novelist

“THE HISTORIAN WILL TELL YOU WHAT happened. The novelist will tell you what it felt like.” So said E.L. Doctorow, whose dozen novels—including *Ragtime*, *Billy Bathgate* and *The Book of Daniel*—mined the pageant and personages of American history for material. Against these backdrops, the shape-shifter vanished into his characters. A distinguished editor as well as an author (he shepherded works by the likes of James Baldwin and Norman Mailer), Doctorow, who died July 21 at 84, took pride in his ability to write in many voices. Each story demanded its own style. But all reflect his voracious appetite for ideas, his sly, dry wit and his drive to understand the relationship between individual lives and the often terrifying momentum of world events. He was a winner of the National Book Critics Circle and PEN/Faulkner awards and a Pulitzer finalist. —DAVID VON DREHLE

DIED

Alex Rocco, 79, actor known for playing Moe Greene in *The Godfather*. He won an Emmy in 1990 for his role in the sitcom *The Famous Teddy Z*.

CONVICTED

James Holmes, of the murder of 12 and assault of 70 in the shooting at a movie theater in Aurora, Colo., in 2012. The jury rejected his defense of not guilty by reason of insanity. He may be sentenced to the death penalty.

CANCELED

By TLC, the reality-TV series **19 Kids and Counting**. The network had previously pulled episodes of the show about the Duggar family from its schedule after news emerged that Josh Duggar had inappropriately touched young girls, including some of his sisters, when he was a teenager.

WON

The British Open, by golfer **Zach Johnson**. The 39-year-old's win ended Jordan Spieth's hopes of scoring a Grand Slam this summer by winning all four major competitions; Spieth won this year's Masters Tournament and U.S. Open.

KILLED

In a U.S. drone strike in Syria, **Muhsin al-Fadhli**, 34, leader of the al-Qaeda cell Khorasan. Pentagon officials said he was planning terrorist attacks on the U.S. and Europe. He was allegedly close enough to Osama bin Laden to know about the 9/11 attack before it happened.

AGREED

By **Citigroup**, to refund \$700 million back to its customers after federal regulators accused it of engaging in deceptive credit-card practices. The bank will also pay \$70 million in fines under the settlement.

QUICK TALK

Lee Hsien Loong

Singapore's Prime Minister spoke with TIME a few weeks before the Southeast Asian city-state's 50th anniversary

Is China, through its growing power, alienating its neighbors?

The Chinese want their neighbors to be their friends. At the same time, on something like the South China Sea, they want their interests to prevail. [But] if they push too hard, there'll be a pushback.

So what are you telling China?

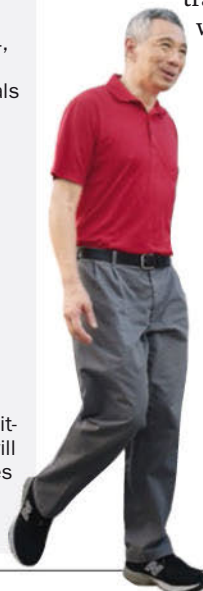
We're telling the Chinese that you have your rights, you are entitled to assert your rights, but at the same time you have to look at the broader relationship and calculate that how you handle the South China Sea issue will be seen as one marker of how a powerful China will assert its place in the world.

You have spoken in Beijing about the need not to underestimate the U.S. Does China understand?

The Chinese understand that it would be very many years before they can catch up to the Americans in terms of level of technology or science or defense. But they may think that with American elections coming ... there's a window of opportunity when the Americans are distracted elsewhere, that they will have greater freedom of maneuver.

And what advice are you giving the Americans?

You have a lot of friends [in Asia], you have a lot of investments here, you have a lot of interests here, and it's foolish of you not to look to them. When you make decisions, you have to think about that and not just your congressional district. —ZOHER ABDOOLCARIM AND HANNAH BEECH



HEALTH

The new, simpler CPR saves lives

TIME IS OF THE ESSENCE WHEN CARDIAC ARREST STRIKES, AND EXPERTS say you shouldn't wait for paramedics to get there to offer help. Bystanders who perform CPR improve survival rates and reduce the risk of brain damage that can result from cardiac arrest, a new study found. Previous research has shown that the new hands-only CPR, which doesn't involve mouth to mouth, is the best technique for bystanders. Keep pumping until help arrives.



MARKET WATCH

Tech titans in turmoil

The biggest technology stock-market rally in months was knocked flat July 21, as disappointing earnings rolled in from (almost) all corners. But there was a bright side: the dip seems to reflect a sense among investors that the market is peaking, rather than long-term weaknesses at top companies. Below, how some big names fared. —Matt Vella



APPLE

In the latest quarter, Apple grew revenue by 33% and profits by 38%, to \$10.7 billion. And yet, largely because iPhone sales came in below expectations, a sell-off shaved more than \$60 billion in market value in just three minutes on July 21.



GOOGLE

The search giant's robust earnings, along with excitement over the cost-reducing plans of its new CFO, spurred the biggest one-day wealth creation by any U.S. stock. On July 17, Google surged 16%, adding a massive \$65 billion to its market capitalization.



MICROSOFT

Despite the excitement surrounding Windows 10, set to launch at the end of July, the company posted its largest ever loss as a result of a historic \$7.5 billion write-down of its Nokia handset business. Shares tumbled 4% on July 21.



YAHOO

The struggling Internet portal posted a \$22 million loss as its costs for acquiring search traffic continued to rise, sending share prices down. The firm may find it harder to attract investors after it spins off its stake in Chinese giant Alibaba by year's end.

ROUNDUP

Noteworthy advances in Alzheimer's research

AT THE LATEST GATHERING OF the world's experts on Alzheimer's disease in late July there was encouraging news—and sober reminders of how challenging the degenerative brain disease can be. The need for better ways to both screen for and treat the condition is urgent: 1 in 3 seniors dies of some kind of dementia. Here are the latest findings:

SIGNS IN SALIVA Doctors know that Alzheimer's begins years before memory and confusion symptoms become evident. Now they say substances in saliva may signal the first signs of mild cognitive impairment (MCI), which often leads to Alzheimer's.

PROMISING DRUGS Two drugs that soak up the amyloid plaques that are indicative of Alzheimer's show early promise. Both seemed to reduce the damaging protein deposits in mild cases of the disease, at least in short-term studies, but further trials are needed to determine how lasting, and universal, those effects are for patients.

GENDER DIFFERENCE Women with MCI decline twice as fast as men do in memory and thinking skills, which may explain why more women are affected by Alzheimer's.

EARLY WARNING SIGN The cognitive reserve created by intellectual skills can compensate for deteriorating nerve networks in dementia. That's likely why, scientists found, how well you did in school can be a good predictor of Alzheimer's later in life.

—ALICE PARK

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Why annuities don't always provide the "safety" they often promise. (Page 1)

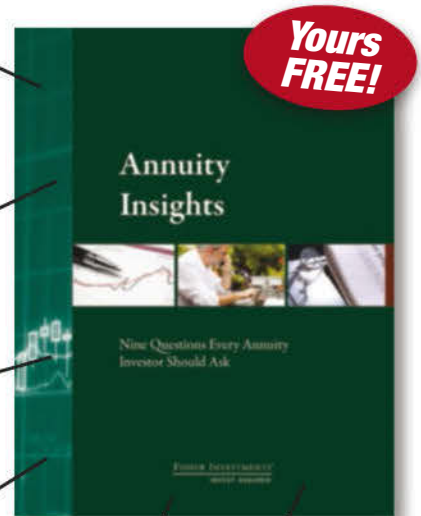
The serious downside of fixed, indexed and variable annuities. (Page 2)

Why some annuity providers reserve the right to change terms *after* you sign up. (Page 3)

Why many annuities charge you several layers of fees that can add up to *thousands of dollars annually*. (Page 4)

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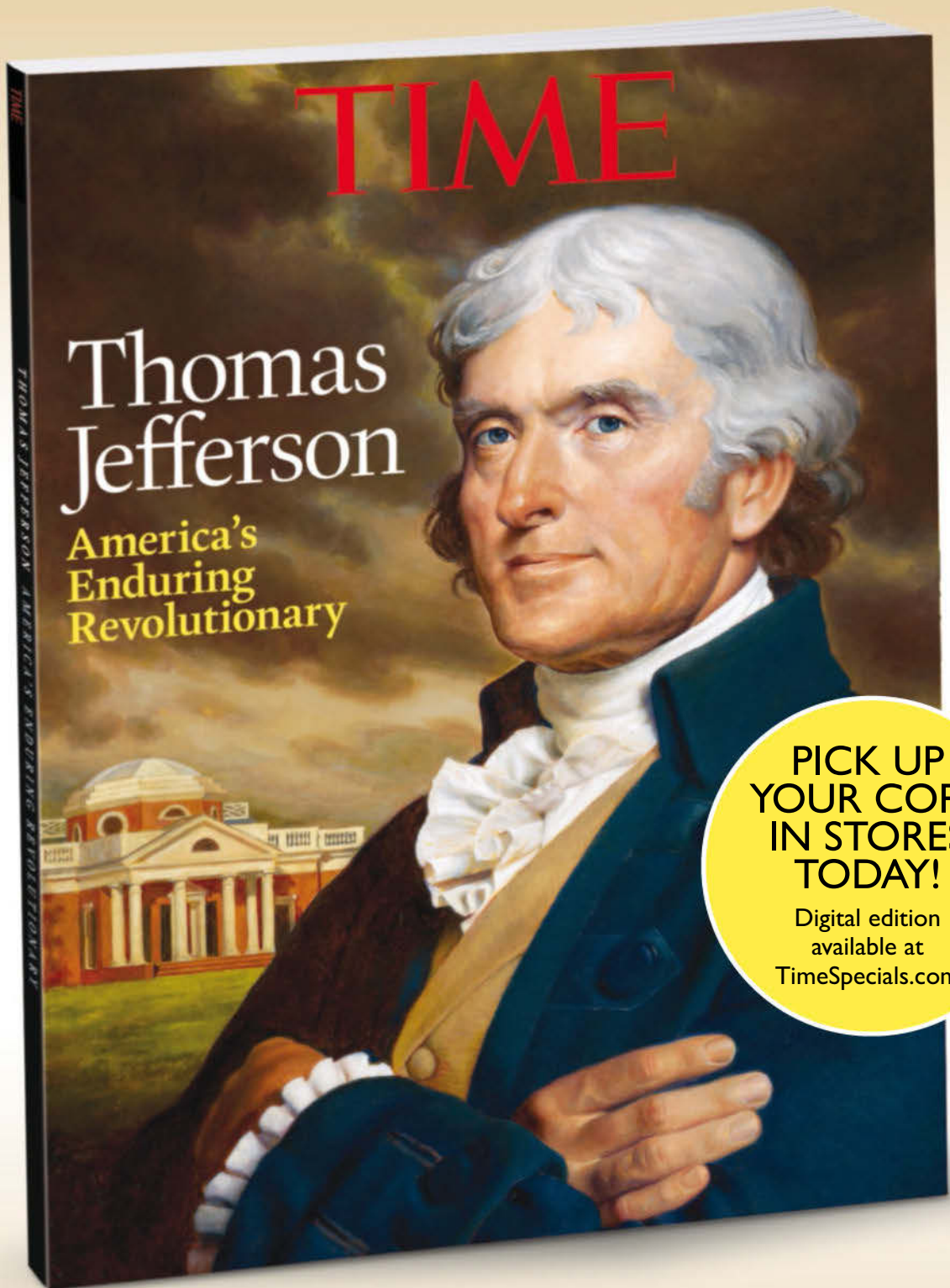
LightBox

Ramadan's end

Indian Muslims bow their heads at the centuries-old ruins of the Feroz Shah Kotla mosque in New Delhi for 'Id al-Fitr prayers on July 18. The holiday, celebrated by millions around the world each year, is a three-day celebration that marks the conclusion of the monthlong fast of Ramadan.

Photograph by Manish Swarup—AP

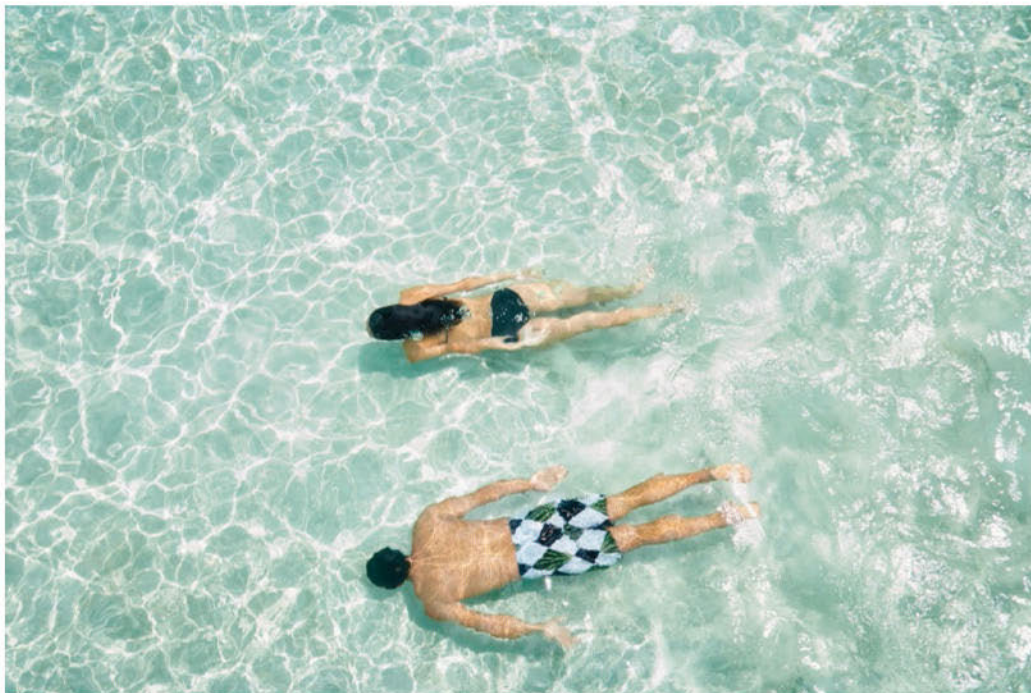
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The View

‘WE’RE BRINGING THE SILICON VALLEY APPROACH TO THE SEARCH FOR INTELLIGENT LIFE IN THE UNIVERSE.’ —PAGE 30



Parents are facing new pressures to unite as they part ways



FAMILY

The rise of the ‘Good Divorce’

By Susanna Schrobsdorff

MOST MARRIAGES DON’T BREAK UP in a single, recognizable moment. It’s more like an irreversible fraying of the bonds between two people who are entwined in a thousand small ways. This is why separating can get so ugly, especially if children are involved. A former partner is now an adversary, a competitor for finite resources, someone to avoid.

Or at least that’s how the story used to go. Last year, when Gwyneth Paltrow split from Chris Martin, her husband of 10 years, she introduced us to the concept of “conscious uncoupling”—what her website described as a way for divorcing parents “to be partners in each other’s spiritual progress,” for the kids’ sake as well as their own. At the time, she was mocked, mostly for using such a

superior-sounding phrase. But it’s become increasingly clear that the philosophy of collaboration has gained momentum beyond the celebrity sphere. For Gen X-ers who are highly involved with their kids, failing to stay married can also feel like a failure to be a good parent. And so the pressure is on to succeed at breaking up, to achieve the coveted Good Divorce.

Not coincidentally, there’s a growing cottage industry of advisers, mediators, “certified divorce coaches” and even specialized real estate agents standing by to help. And this fall, Harmony Books will release *Conscious Uncoupling*, a comprehensive guide to, as author Katherine Woodward Thomas puts it, “living happily even after.”

Then there’s the ongoing, unintentional reality show of conspicuous

amicability among famous exes in addition to Paltrow and Martin. In June, Jennifer Garner and Ben Affleck announced that their marriage was over—but not their “friendship” and commitment to good “co-parenting” for their three young children. Soon photographs surfaced of them vacationing in the Bahamas together on a so-called “divorce-moon.” They even plan to keep living at the same large estate, but in different buildings. (It’s the wealthy person’s version of “nesting,” which is when kids stay in one home and parents switch in and out.)

This new collaborative vibe isn’t just a fad. Larger demographic and legal trends are at the heart of it. Jim McLaren, president of the American Academy of Matrimonial Lawyers, says that because most states now require couples to go through some form of mediation, “people are taking it more seriously, and we’re seeing more settlements” vs. court battles over the past five years. In his Columbia, S.C., practice, only about 5% of all cases are contested.

A majority of mothers now work outside the home, while men are doing more child care even before divorce, so co-parenting afterward is often a practical matter. And a study published recently in the *Journal of Epidemiology & Community Health* suggests that kids do better if they spend time with both parents and that they are not more stressed by the back-and-forth, as previously thought. About 20 states are debating changes in custody laws to encourage shared parenting. “You see the parents moving toward more integration in their children’s lives vs. just counting the hours of custody,” says McLaren. “There’s more of a sense of responsibility to the kids and a sense that they can do something to make divorce better for them.”

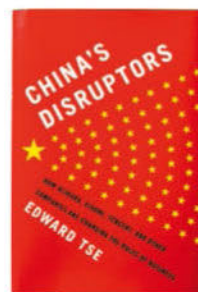
None of this changes the fact that raising kids together while living apart is a fragile endeavor. The patience and compassion needed to navigate a money crisis, a child’s illness or a new partner can be the very traits that disappear first under stress. Even Paltrow, patron saint of conscious uncoupling, looked a little weary at a women’s conference on July 17 when talking about divorce: “It’s been hard, and you know, like, we’ve gone through really difficult times with it, but we’ve always said, ‘These children are our priority.’ What that really means is, ‘Even though today you hate me and you never want to see me again, like, we’re going to brunch, ’cause it’s Sunday and that’s what we do!’”

Managing a pleasant meal with your ex every week is no mean feat. But if you’ve seen the face of a kid when both parents are together amicably, the benefits are obvious. Of course, Paltrow’s children are young, she’s got years of brunching ahead, and it isn’t likely to get easier. Uncoupling is one thing, consciously co-parenting teenagers is another.

DIGITS

**\$48
MILLION**

Amount being spent on the ARK, a 178,000-sq.-ft. (16,537 sq m) terminal at New York City’s JFK airport for animals traveling to races, shows and other events. Among its best features: climate-controlled stalls for horses and cows and a “resort” with a play area for cats and a bone-shaped pool (below) for dogs.



THE NUTSHELL

China’s Disruptors

ON A TYPICAL SUMMER AFTERNOON IN China, any number of people could be using Xiaomi smartphones to buy Haier air conditioners on Alibaba.com, all while connected to a high-speed Huawei network. For the Chinese, argues business consultant Edward Tse, this is revolutionary: after decades of state capitalism, they finally have a booming private sector—one that’s increasingly making waves beyond China. The record-setting Alibaba IPO was just Step 1. And although recent market turmoil has taken a toll, Western companies should pay close attention. After all, Tse writes, China may well be entering a golden age not unlike the Tang dynasty—when, over a millennium ago, the nation’s inventors changed the world with compasses, gunpowder, printing and papermaking.

—JACK LINSHI

CHARTOON

Disappointing moments in history



JOHN ATKINSON, WRONG HANDS

BIG IDEA

Solar-powered palm trees

United Arab Emirates-based media firm D Idea has developed a creative way to make hot, crowded public spaces more pleasant for Dubai's rapidly growing population. Here's how its Smart Palm works.

—Sarah Begley



◀ A standard Smart Palm at Dubai's Surf Beach

1. Panels atop the 20-ft. (6 m) tree store energy that **powers free wi-fi within a 328-ft. (100 m) range**. The faux fronds provide shade in the notoriously sweltering city.

2. The base of the trunk has at least eight charging stations for cell phones and other devices; the outlets **recharge batteries faster than a typical outlet**, the company says.

3. The structure **mimics the shape of the region's date-palm trees**, so it doesn't look out of place. Two have already been installed, and 101 more are expected to be built soon.

SHORT LIST THE NEXT IT FOODS

Researchers from Oregon State University recently patented a new strain of dulse (the nutrient-packed seaweed) that tastes like bacon when it's fried. But it's not the only crop with a shot at cultural domination.



DRAGON FRUIT

Also known as pitaya, this fruit (above) is eye-catching—the inside is white with black seeds—and high in vitamin C.

KAŊIWA

This ancient seed, which is a relative of quinoa, grows in South America; it's high in protein and iron.

COCONUT FLOUR

This high-fiber wheat alternative adds a light flavor kick to baked goods.

BAMBOO WATER

Standard H₂O mixed with bamboo extract is expected to hit U.S. markets later this summer. Although research is slim, it's thought to have antioxidant and antimicrobial effects.

—Alexandra Sifferlin

QUICK TAKE

How trauma can change lives—for the better

By Jim Rendon

EVERYONE HOPES TO AVOID THE WORST that life has to offer—accidents, illness, loss and violence. Unfortunately, few get through unscathed. An estimated 75% of people will experience a traumatic event in their lifetime. These episodes will inevitably cause great suffering. But they can also be a powerful force for positive change.

This phenomenon, known as post-traumatic growth, was first described by psychologists Richard Tedeschi and Lawrence Calhoun, who in the 1990s asked roughly 600 survivors how trauma had changed their lives. Most reported negative effects. But to their surprise, a majority also reported positive changes. They said they had greater inner strength, were closer to friends and family

and were reorienting their lives toward more fulfilling goals. Their suffering acted as a catalyst, pushing them to change for the better.

I found similar results in my interviews (as have scientists around the world). One woman, a professional extreme skier, was even thankful for an accident that nearly killed her. She lost her career as an athlete, but she's now an inspirational speaker, using her story to help others.

Growth begins with healing from trauma. But people have the capacity to do far more than just heal. Ultimately, they can become better versions of themselves.

Rendon is the author of *Upside: The New Science of Post-Traumatic Growth*

A \$100 million quest to make contact with E.T.—maybe

By Jeffrey Kluger

HERE'S THE BLEAK REALITY THAT'S ALWAYS CONFRONTED both scientists and layfolk dreaming of life on other worlds: of all the planets in the 92 billion-light-year-wide universe, only one is known to harbor biology. This fact has given succor to skeptics who argue that there's no real point in throwing money and minds at a problem that can never be solved. Now, some very big money—\$100 million to start—and minds are pressing ahead all the same. Their goal: to spend at least the next decade searching the sky not just for life but for intelligent life, scanning up to 1 million nearby stars and the 100 closest galaxies, each of which could be home to hundreds of billions more stars harboring who-knows-how-many habitable planets. E.T. can run, but if he's making any noise to speak of, he can't hide.

This new cosmic dragnet, dubbed Breakthrough Listen and unveiled on July 20 at a press conference in London, is being backed by Russian billionaire Yuri Milner, who made his estimated \$3.4 billion fortune as CEO of the Russian Internet portal Mail.ru and via DTS Group, his global investment firm, which placed winning bets on Facebook, Twitter, Alibaba and others. "I made some lucky investments," says the 53-year-old with a diffidence that seems not in keeping with the Silicon Valley shot callers who have made space endeavors their off-hour pastime. (Unlike Elon Musk, Jeff Bezos or Richard Branson, Milner sees his cosmic project as a purely scientific endeavor with no foreseeable commercial purpose.) Almost shy, Milner eschews the billionaire entourage and could pass unremarked upon in most office environments. But his animation shows when he talks about the universe—and the possibility that it is populated by organisms beyond those confined to Earth.

MILNER'S INITIATIVE (the announcement date was chosen because it is the anniversary of the Apollo 11 moon landing) is actually two initiatives. The first, Breakthrough Listen, will use most of the \$100 million he's making available to enlist some of the world's most powerful radio telescopes to scan the cosmos for regular or repeating signals that could have no natural explanation—and therefore must be a beacon of some kind. The second, dubbed Breakthrough Message, is a contest that will offer a \$1 million prize to the person or people who develop the best message earthlings can send back.

"We're committed to bringing the Silicon Valley approach to the search for intelligent life in the universe," said Milner at the press event, which took place at the Royal Society of London and included such science icons as Stephen Hawking and astronomer Geoff Marcy of the University of California, Berkeley, who is credited with

discovering 70 of the first 100 known planets circling other stars. "Our approach will be open and taking advantage of the problem-solving power of social networks."

Milner's group is not the first collective attempt to search for extraterrestrial intelligence. That distinction belongs to SETI, which stands for Search for Extraterrestrial Intelligence, a California-based institute that opened in 1984. (In the 1997 sci-fi film *Contact*, based on Carl Sagan's novel, Jodie Foster played a SETI scientist.) SETI was founded by University of California astronomer Frank Drake, creator of the namesake Drake equation. According to Drake, all you have to do to come up with the number of intelligent civilizations the Milky Way could harbor is throw a half-dozen variables—including the number of stars likely to be orbited by planets, the number that actually do have planets and the fraction of those with conditions that could support life—into the statistical blender and see what comes out. The equation has a lot of believers, and Drake himself estimates that up to 10,000 advanced civilizations may call our galaxy home. Sagan put the number at 1 million. His widow Ann Druyan, along with Hawking, Drake, Marcy and others, is part of Milner's group.

What SETI has been doing for 30 years Breakthrough Listen hopes to do better, leasing time on the Green Bank Telescope in West Virginia and Australia's Parkes Telescope to study 10 times as much sky with 50 times greater sensitivity at 100 times the processing speed SETI has been able to achieve. The effort will be assisted by the 9 million people around the world who already allow their home computers to be used as part of a massive distributed network processing SETI data (setiathome.ssl.berkeley.edu). "The SETI infrastructure forms one of the largest supercomputers in the world," Milner says. "Now they'll have a lot more data to chew on. I'm sure there will be plenty of false positives, but it's worth it."

Milner has been headed this way his whole life. He was only 7 years old at the time of that other July 20, in 1969, and like many Soviet children back then, he had rocketry in his blood. He was named for Yuri Gagarin, the first

Milner made his fortune by betting big on Facebook, Twitter and others





The Robert C. Byrd Green Bank Telescope in West Virginia is the world's largest steerable radio telescope; Milner's project will harness its power

human in space, who orbited Earth a bit less than seven months before Milner was born. He was a physicist before he went into finance and technology, and has retained a deep love for science ever since. "We don't celebrate intellectual achievement," he says. "We celebrate athletic achievement. We celebrate artistic achievement. If you were to look at the 200 most famous people in the world, Stephen Hawking wouldn't make it—or maybe he'd be 199."

MILNER HAS BEEN WORKING to change that, founding the Breakthrough Prize in 2012, which recognizes scientists with an Oscars-like ceremony. This year it will be broadcast live for the first time, on Fox. But the Breakthrough Initiative, he is betting, will touch people in a far more powerful way. Finding out whether we are alone in the universe would be, as he puts it, "cool and frightening" either way. (His personal bet? We're not alone. "Otherwise, it would be such a waste of real estate," he says.)

That view is by no means universal. Paul Davies, theoretical physicist at Arizona State University, is author of the 2010 book *The Eerie Silence*. "We know there is plenty of real estate," he says, "plenty of places that could harbor life

if it were brought there. But because we don't know the mechanism whereby chemistry turned into biology, we don't know how life began."

If we do find life, the Breakthrough Message part of the project—the matter of what to transmit back—will become pressing. In the early 1970s, when the twin Pioneer spacecraft launched, they carried plaques engraved with information, including a map of Earth's location and a line drawing of a naked man and woman, revealing us to be the small, soft, easy-to-eat creatures that we are.

That made some people nervous and still leaves many chary. Hawking, for example, has expressed doubts about the potential results of interstellar contact. Druyan is less worried. "It is my hope that the extraterrestrial civilization is not just more technically proficient," she says, "but also more aware of the rarity and preciousness of life in the cosmos."

Milner is determined to get the chance to figure it out. If he doesn't find anything in the first decade of Breakthrough Listen's run, he pledges to fund it for another—and another. "This thing can go on forever," he says. —*With reporting by* TARA JOHN/LONDON *and* MATT VELLA/NEW YORK

A brief history of interstellar broadcasts

The Breakthrough Message isn't humanity's first effort to craft a greeting for alien life. Here's a look at what we've already sent. —*Jacob Koffler*

THE ARECIBO MESSAGE

On Nov. 16, 1974, a group of astronomers sent a coded message to globular star cluster M13, some 25,000 light-years away. It included a graphic figure of a human, the physical height of an average man, the human population of Earth and many other data points.



THE GOLDEN RECORDS

In 1977, Voyagers 1 and 2 launched from Cape Canaveral, each with a gold-plated copper disk containing sounds and images meant to represent life on Earth. Among them: greetings in 55 languages, music ranging from Mozart to Chuck Berry and a photo of the Great Wall of China.



CRAIGSLIST ADS

On March 11, 2005, Deep Space Communications Network transmitted over 100,000 Craigslist postings to a part of space with no known satellites, approximately 1 to 3 light-years away. Either there was no intelligent life there or they weren't interested in "free kittens to a good home."



'ACROSS THE UNIVERSE'

On Feb. 4, 2008, NASA beamed the Beatles song in the direction of the star Polaris, 431 light-years away.



THE 'WOW!' SIGNAL

On Aug. 15, 2012, *National Geographic*, in conjunction with the Arecibo Observatory, broadcast 10,000 Twitter messages as well as videos from celebrities including Stephen Colbert into space. The three transmissions, to stars ranging from 41 to 150 light-years away, were in response to the famous "Wow!" signal, an electromagnetic spike picked up by Ohio State University's Big Ear observatory in 1977 that was so strong, many believe it to have come from other intelligent life.





IN THE ARENA

Hillary and Jeb bring out big ideas as a populist circus hijacks the campaign

By Joe Klein

IN THE TRUMPED-UP TRAIN-WRECK POLITICS OF THE 2016 presidential campaign, two paths diverge amid the neon wilderness: the populist showbiz lane and a surprisingly substantive moderate track. Toxic populism gets all the ink, of course. We need not mention the main perpetrator's name—he feeds on that—but even relatively mainstream candidates have offered irresponsible simplicities. Deport 11 million undocumented workers. Bomb Iran. Populism is what passes for citizenship among those who don't pay much attention. It is, to actual democracy, what vinyl is to leather—too smooth to be real.

And yet even in the midst of July's muggy rants, two substantive speeches were delivered by Hillary Clinton and Jeb Bush, which I'm sure will occasion yelps of derision from the entrenched loudmouth sector. But they were boat-rocking speeches nonetheless, and—ironically—they took on the three “Bigs” that populists of the left (Big Business) and the right (Big Government, Big Labor) rail against. Unlike the usual rage and clatter surrounding these subjects, the speeches were thick with detail. They provided a path to reform and unclutter our aging democracy.

CLINTON DID NOT BEGIN her big economic speech on July 13 with a joke, or pleasantries, or an anecdote, as politicians usually do. She just launched into her thesis: Middle-class wage stagnation is a symptom of a greater, long-term economic crisis. The American economy has been profoundly distorted to benefit the financial sector—specifically, the short-term dealers and churners who have hollowed out long-term investment and aggrandized instantaneous casino gambling. This represents a clear break with Democratic Party orthodoxy of the past 30 years.

There will be those who say Clinton is merely “moving to the left” to counter Senator Bernie Sanders, who makes these arguments passionately and well. But Clinton is also moving with the tide of bipartisan economic research and with a growing realization—even among moderate Democrats who supported the party's ill-fated alliance with Wall Street's social liberals—that economic reform is needed, and fast. She has done her homework, as she always does. People who've sat in meetings with her say a surprisingly bold set of options have been discussed; even a stock-transfer tax, potentially a bombshell reform, is on the table. There won't be splashy “Break up the big banks” rhetoric. Indeed, her most significant proposals are likely to be down in the weeds, among the invisible blandishments in the tax code visited upon Wall Street by eager Democrats starting in the 1980s. “Repeal SEC Rule 10-B-18!” isn't a battle cry likely to stir the masses, but it could go a long way toward stanching the record flood of corporate stock buybacks, a form of insider trading that inflates short-term share prices at the expense of long-term value.

REFORM-MINDED



Job security is one thing; job entitlement is another. And every time a federal employee needs to be moved along, it shouldn't be a federal case.'

JEB BUSH,
July 20



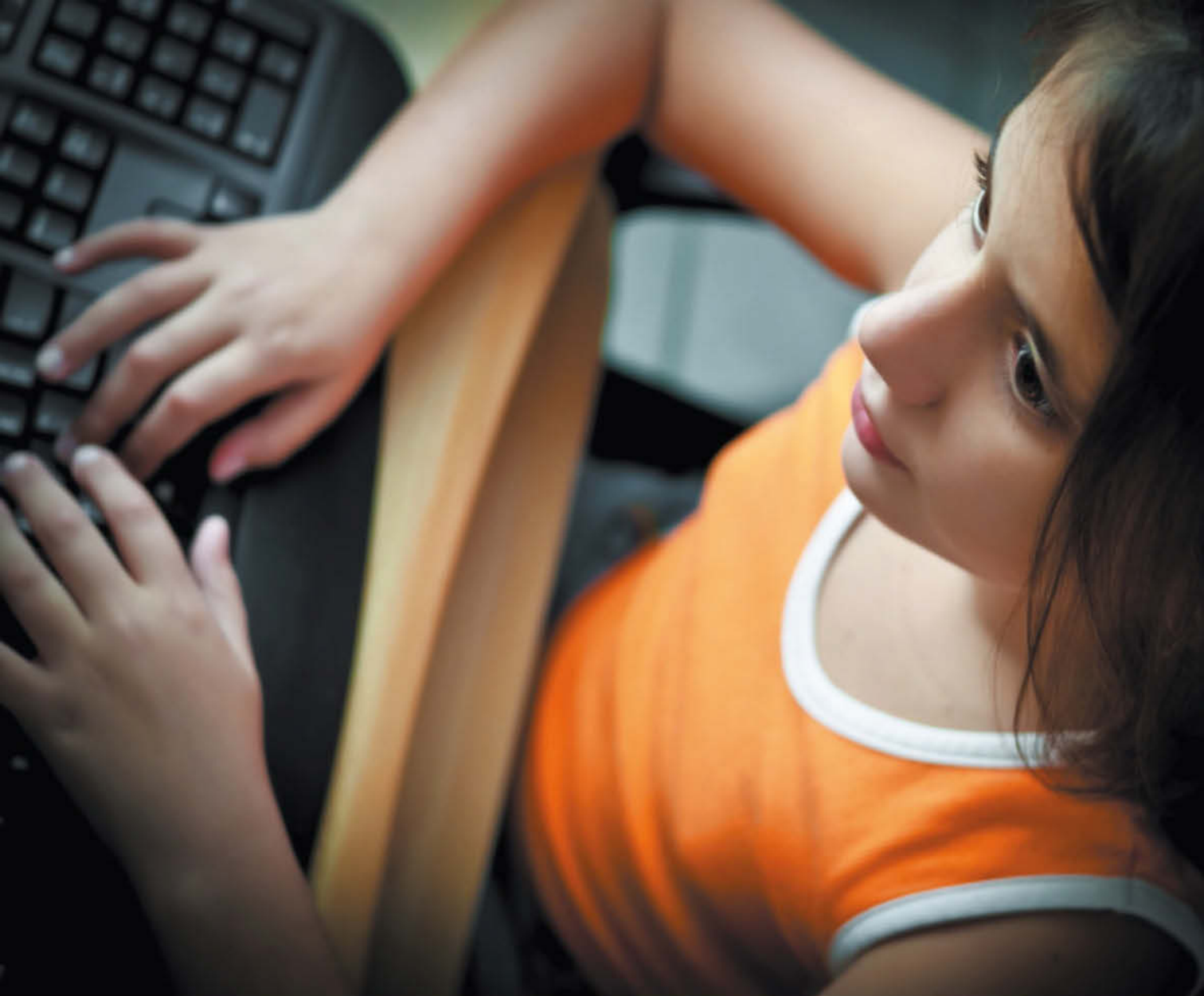
'The current rules for our economy reward some work—like financial trading—much more than other work, like actually building and selling things.'

HILLARY CLINTON,
July 13

The weakest part of Clinton's speech was the laundry list of traditional Democratic programs—universal preschool, better day care—that she has always favored. Some of these programs are worthy. But Clinton knows that existing government efforts in this area—Head Start, for example—are not very successful because they lack accountability; selling any more of this to a skeptical public is unlikely.

“More and more people don't believe government works for them,” Bush said in his big speech on government reform. “I believe it can.” That is quite a brassy statement given the raging nihilism in his party, for which “Abolish Obamacare and the IRS” passes for reform proposals. Bush indulges in that sort of rhetoric from time to time. He wants to repeal the Dodd-Frank financial law (which certainly could use reform). Another Bush weakness is a tendency to go for gimmicks like his federal government attrition plan—one new hire for every three retirees, which is too broad-brush for serious consideration. But Bush did address the real problem, which is the absence of government accountability. He even broached the abstruse but wildly controversial, and supremely dozy, issue of civil-service reform. “There are a lot of exemplary employees in the federal government, but they're treated no better than the bad ones,” he said. “And the bad ones are almost impossible to effectively discipline or remove.” This iron-clad rule has crippled the Environmental Protection Agency and the Department of Veterans Affairs alike. He also offered serious lobbying reforms, which won't please his donors.

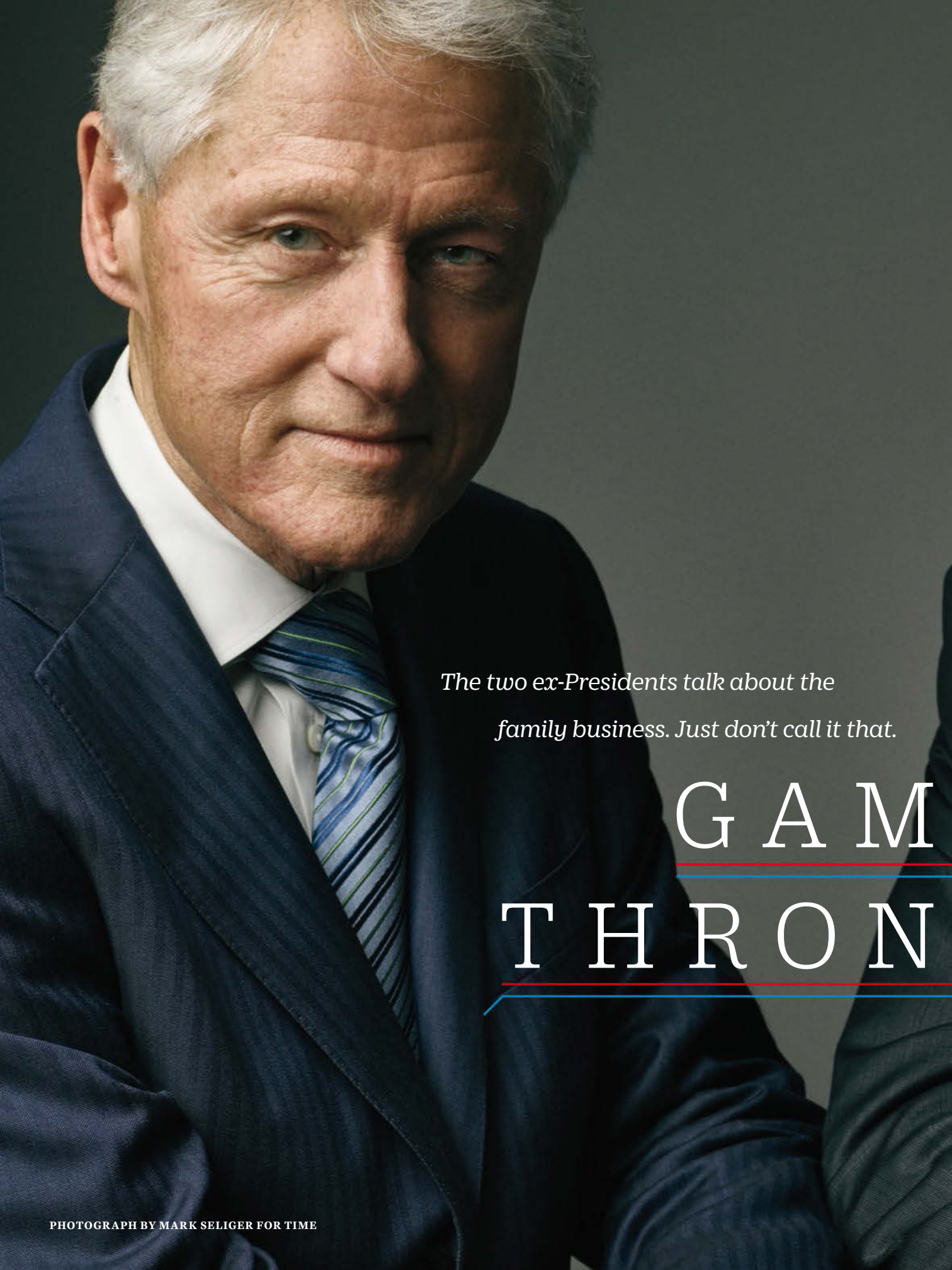
We can argue about which speech was more worthy—both Clinton and Bush were playing to their party's core constituencies—but both were addressing gut issues that are the true heart of the noisy malaise of left and right. This sort of substance is unusual in presidential politics. Full credit to both.



**YOU KNOW HOW
MUCH TIME SHE
SPENDS ON THE
COMPUTER ... BUT
HOW ABOUT THE
BATHROOM SCALE?**

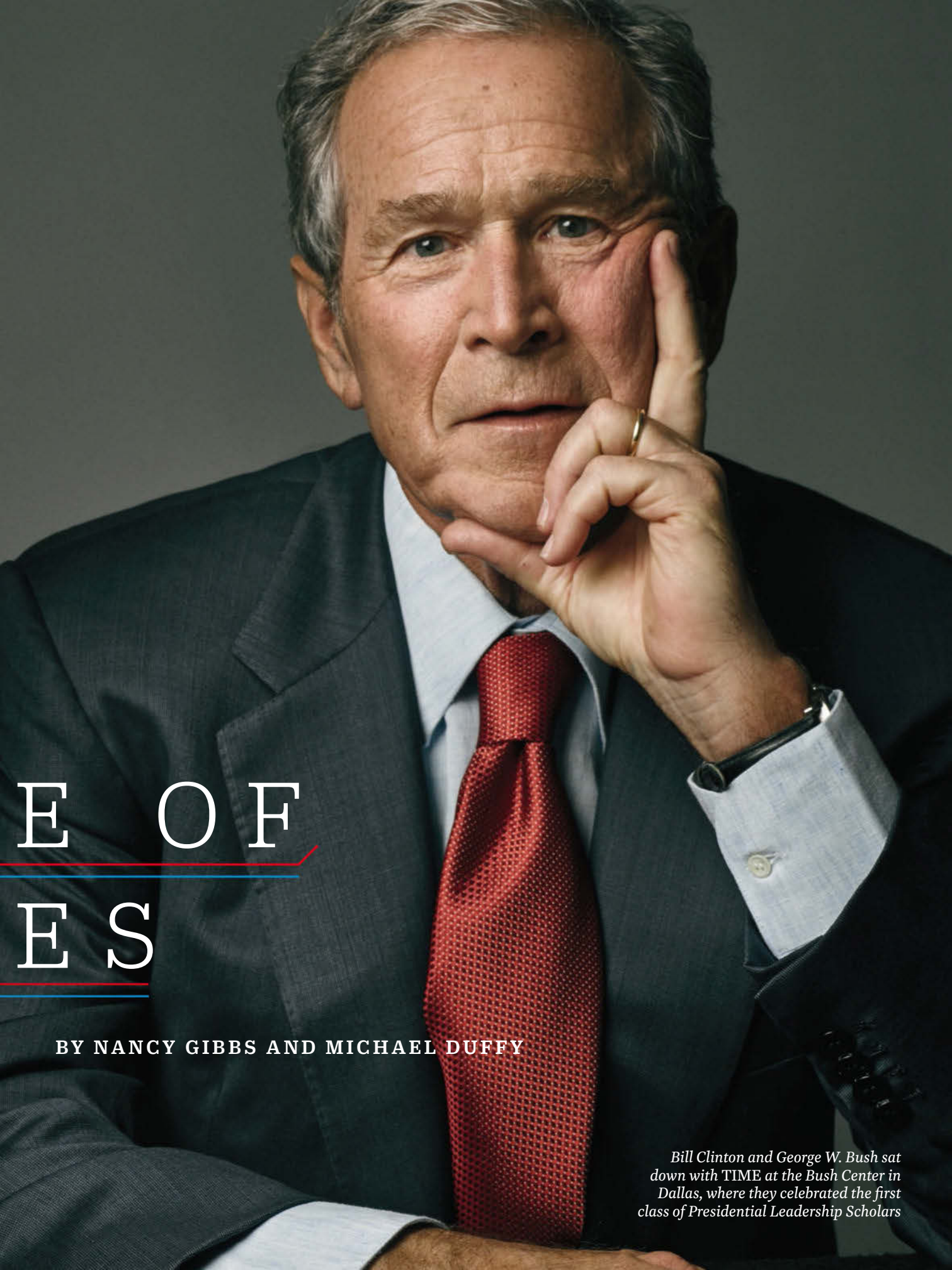
Intensely focusing on weight is a significant risk factor for developing an eating disorder. It can lead some kids to use extreme methods to lose weight ... Methods that are damaging to your child's health. In fact, over 1/2 of teenage girls and nearly 1/3 of teenage boys use unhealthy weight control behaviors. Eating disorders can be deadly, but there is hope. Learn the signs and get help early at **MyNEDA.org**.





*The two ex-Presidents talk about the
family business. Just don't call it that.*

GAM THRON



E OF ES

BY NANCY GIBBS AND MICHAEL DUFFY

Bill Clinton and George W. Bush sat down with TIME at the Bush Center in Dallas, where they celebrated the first class of Presidential Leadership Scholars

SOMEWHERE ON THIS HOT JULY DAY, JEB BUSH AND HILLARY CLINTON ARE THUMPING EACH OTHER OVER JOBS AND ECONOMIC POLICY,

but in a cool Dallas office, George W. Bush is sharing a sofa with Bill Clinton to talk about how to handle the 2016 race.

If you watch what they do, not just what they say, this conversation can offer clues to their unprecedented predicament. A populist prairie fire is burning across the campaign trail, on which fevered candidates delight in torching idols. The former Presidents, two Establishment icons, have just appeared together onstage at the Bush Presidential Center, cameras rolling, tweeters tweeting, in a celebration of postpartisan good works. Now they are talking to us, having posed for a portrait, and they have to know that it will make some heads explode to see them together on the cover of a magazine at the same moment when large numbers of voters are asking, Is America really so bereft of plausible candidates that for the ninth time in 10 presidential elections, a Clinton or a Bush may be on the ballot? Why call attention to their unlikely alliance now, as their loved ones prepare for combat that only one, and maybe neither, can win?

They know each other far better than you would expect, two baby boomer Presidents born six weeks apart in 1946 and yet reaching the White House from very different roads and governing from very different compass points. Their connection is visible in the body language, the mutual mockery of each other's set pieces and shticks, the way they tease and praise and even protect each other in the course of our conversation.

Like the phoenix with its healing powers, a divisive politician resurrected as an elder statesman can be a soothing presence, and the two of them together are even better than one. "I do believe that

people yearn to see us both argue and agree," Clinton says. "And they know in their gut, they gotta know, that all these conflicts just for the sake of conflict are bad for America and not good for the world." When the two men appear together in public, like at the NCAA basketball finals last year, the crowds cheer. "I think it lifts their spirits," Bush says. "Most people expect that a Republican and Democrat couldn't possibly get along in this day and age."

But there's more to this duet than harmony. "Look, this is highly complicated," Clinton says. "People don't like negative, divisive environments. But they frequently reward them in elections." So how do these two men behave in the coming months, when politics drives them apart and circumstance binds them together? Clinton and Bush, the Elvis and Prince Hal of American politics, finally have to pull up, step back and stay off the field. Neither one is exactly cut out to be a lion in winter: they are too young, too restless, too sure of their instincts. Clinton tried and failed in the supporting role in 2008, casting a shadow over Hillary's first presidential campaign. Now he gets a second chance, while Bush gets a first, and you can practically feel them straining to show us how obsolete they are—"We're like two old war horses being put out to pasture," says Bush, and over and over they both talk about no longer being "in the arena." They recognize that each is a more natural retail campaigner than the Bush and Clinton running this time and that they must keep their heads down for the time being. But they will not take their eyes off the game, not for a minute.

"It's no question it's ironic that we're

sitting here with a father, two brothers, a husband and a wife," Bush observes of the past and present White House contenders. But all that experience does give these two a certain feel for how things will unfold, even as the likes of Donald Trump and Bernie Sanders suck up media coverage and draw crowds. "I can't tell you who is going to win, but I can tell you what's going to happen," Bush says, and Clinton nods in agreement. "There's kind of a general pattern. And there will be flashes in the pans, there will be this crisis, there will be the funding thing. There will be all these things that happen, but eventually the person who can best lead their party will be nominated."

Which is also a bit of a tell. At least for this stage of the journey, the Bush-Clinton interests are aligned: both families carry blessings and baggage; both pack Establishment clout and face an anti-dynastic revolt; both are fueled and funded by big and powerful interests; and both are navigating primary fields that are distorted by magnetic characters on the extremes. So there is a strategic advantage, and a protective cover, to reminding everyone that they know their way around the Oval Office, and know what's feasible and what's fantasy, as a field thick with unfamiliar candidates trades competing visions of the future.

These retirees aren't just rooting for their relatives; at various points they took it upon themselves to urge those relatives into the game. Bush began lobbying Jeb to run last year. To hear Clinton tell it, he began nudging Hillary into the ring 40 years ago.

"I asked her to marry me three times before she said yes," Clinton recalls, "and the first time I said, 'I want you to



*George H.W. Bush and Clinton
start a round of golf in
Kennebunkport, Maine, in 2005*



*At least for this
stage of the
journey, the Bush-
Clinton interests
are aligned*

marry me, but you shouldn't do it." He told Hillary that she was the most talented pol of their generation, the most natural leader, with the best command of the issues, and rather than marry him, she should go to Chicago or New York and get into politics.

To which she responded, "Oh my God ... I'll never run for office. I'm too aggressive, and nobody will ever vote for me."

Clinton pauses, shakes his head. "True story."

BECAUSE IT IS TEMPTING to dismiss everything politicians do as purely political, it is worth remembering that the Bush-Clinton bond reaches a long, winding ways back. It was by no means obvious that anyone from these two families could get along, especially after the hard-fought 1992 Bush vs. Clinton

campaign. The thaw began with a grace note characteristic of George Herbert Walker Bush: a private letter left for Clinton as he took office: "You will be our President when you read this note," he wrote. "I am rooting hard for you."

Bush 43 talks about how instructive that moment was: his father gracious in defeat, Clinton humble in victory. The actual family friendship began more than a decade later, when the younger Bush sent Clinton and his father traveling the world together to raise relief funds, first for victims of the 2004 Asian tsunami, then Hurricane Katrina. Soon Clinton became a guest at the Bush home in Kennebunkport, Maine, playing golf, spending the night, hurtling the waves on Bush 41's powerboat. After Clinton's heart surgery in 2004, Bush 41 was on the phone checking up on him: What do your doctors say? Are you sore? How

much can you exercise? Are you using your treadmill? Clinton escorted Barbara Bush to Betty Ford's funeral in 2011. It got to the point that George W. began referring to Bill as his "brother from another mother." Jeb just left it at "Bro."

"Yeah," Clinton once mused after an encounter with the whole Bush clan. "The family's black sheep. Every family's got one."

Even Barbara speculated that her husband came to represent the father Clinton never had. But Clinton and her eldest son were hardly a natural fit. George W. seemed a model conformist who followed the pedigreed path of his Greatest Generation father: Andover, Yale, the military and then to West Texas for the oil business. Clinton was an American mutt born into a family of mystery in Arkansas, who surfed the turmoil of the 1960s, didn't inhale, dodged the draft and missed a lot of law school to work on improbable Democratic campaigns. But which was the real rebel? Clinton

was also marching band and Boys Nation, Georgetown and a Rhodes Scholar, elected a governor at the record age of 32. Bush was going nowhere until he was 40, caught in the whirlpool of entitlement and rebellion, wrestling with booze, struggling at business, trying to find his place in the world.

Their paths into politics could hardly have been more different, and their first encounter was rough. In 1999, both George W., as governor of Texas, and Jeb, newly elected in Florida, visited the White House during a governors' conference. Clinton liked Jeb right away but found George W. downright surly. Still, when Clinton's aides noted that the Texan seemed particularly uncomfortable, Clinton came to his defense: "Look, the guy's just being honest. What's he supposed to do, like me? I defeated his father. He loves his father. It doesn't bother me—this is a contact

sport." During the 2000 campaign, Clinton watched George W. with growing respect—"compassionate conservatism" is "a genius slogan," he warned Al Gore's team—and when George W. paid a visit after he won, Clinton came away from their meeting and a long lunch in the White House residence saying, "It's a mistake to underestimate him."

ONCE OUT OF OFFICE, neither man was in a hurry to become a relic from the past. Clinton was 54 when he left office, and Bush was 62; both men had decades

to kill and no obvious peaks to conquer. "I'm pretty well convinced that every President goes through a deflationary period after the post-presidency simply because your daily schedule is so different," Bush says now. "It can't be nearly as intense."

Clinton especially dreaded the prospect of life after the White House. "I love this job," he said in his final weeks in office. "I think I'm getting better at it. I'd run again in a heartbeat if I could."

He did the next best thing. Hillary had just been elected to the Senate

and was working long days paying her dues and establishing her bona fides as a serious lawmaker. Her husband ricocheted around the world, scooping up huge speaking fees, launching his foundation and becoming the most enthusiastic Democratic surrogate of the age. He was out on the hustings for John Kerry just weeks after quadruple bypass surgery. His speech at the 2012 Democratic Convention electrified the

delegates and inspired Barack Obama to name him "Secretary of Explaining Stuff." IN TIGHT 2012 ELECTION, BILL CLINTON IS SURE WINNER, ran a headline in the *New York Times*.

But when it comes to providing the same service for his wife, the imperative changes. His imperfections—the Vesuvian appetites, the roguish residue that still clings to him—do no harm when he's supporting other Democrats. But Hillary is a special case; her husband was an unhelpful distraction during her failed 2008 presidential campaign. This time around, he has stayed offstage and yet has not quite left. All spring, Hillary found her approval ratings sinking under the weight of questions about their private email server and the doings of the Clinton Foundation. A majority of Americans see her as a strong leader, recent polls indicate; Americans also no longer trust her.

Clinton defends the model of their



Hillary and Bill head to New York on Air Force One in September 1998

'People don't like negative, divisive environments. But they frequently reward them in elections.'

BILL CLINTON

foundation, which builds coalitions to address challenges like maternal health, AIDS, and development and sustainability. If his post-presidency has a signature, it has been forging partnerships between private businesses and government officials to break down barriers to change. At a time when the treatments were prohibitively expensive, Clinton worked with drug companies and foreign governments to make HIV/AIDS therapies cheaper and more plentiful in African countries. He applied the same approach at home, persuading state education officials and food executives to revise school lunch menus to combat obesity. “I think it’s crazy to keep all of these efforts siloed,” he says. “As long as you have total and full disclosure, and people can evaluate the impact of what you’ve done and the impact of the decisions you’ve made and how to do it, it’s still the right way to go.” Clinton continues, “Now I’ve been, as you know, criticized for it the last few months, but I still think we’re right.” The foundation says it has disclosed the names and aggregate amounts of most of its 300,000-plus donors since its founding in 2001; the identities of donors to a Canadian partnership with the foundation, however, remain secret.

Clinton maintains a relentless pace—and it shows. Since mid-June, he has been to Hanoi to celebrate the 20th anniversary of the normalization of U.S.-Vietnam relations, Memphis for a funeral of a civil rights leader, Philadelphia for the NAACP convention and London for a conference on “inclusive capitalism,” and he made an appearance on *The Daily Show* in New York City before flying down to Dallas. The next day, when Bush was heading to his ranch, Clinton would fly to Bosnia for the 20th anniversary of the Srebrenica massacre. He is noticeably thinner now, his voice hoarse and often cracking, but he says he is fine. And even at the end of a long interview,

he keeps talking, expressing sympathy for Obama, who faces global challenges from Greece to Iran. “In a time when a lot of stuff’s happening,” he noted, “almost all of your foreign policy decisions are likely to be unpopular.”

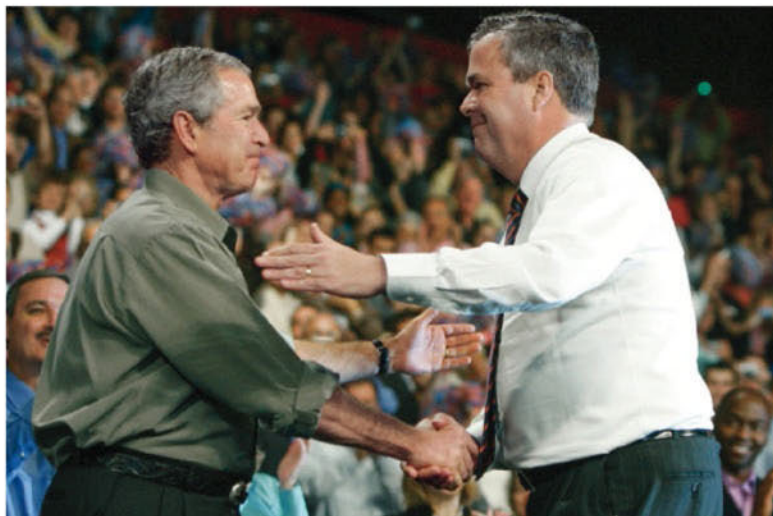
BUSH LEFT OFFICE with an approval rating roughly half as high as Clinton’s, and polls still rank him as the less popular of the two. But this summer, for the first time, more Americans like Bush than dislike him, according to a June CNN/ORC poll. And aides say he is more certain than

ever that history will treat him well. Although a majority of Americans, and even Republican candidates, now call the Iraq War a mistake—an ill-considered kicking of a Middle East hornets’ nest—the loosed furies of ISIS may restore some sympathy for Bush, as Obama deals with the threat of radical Islamic terrorism. Bush aides are careful never to say this on the record; they prefer to say he is “more comfortable now.” Bush will say only that “I feel a sense of liberation by being out of the process. I feel no need whatsoever to try to vindicate my decisions by attacking somebody else, and I’m very content with that decision.”

Bush has made a quiet crusade out of helping wounded veterans return to private life, sponsoring a 62-mile (100 km) bike ride each summer and a golf tournament each fall—though that commitment was tarnished this summer when ABC News revealed that he accepted a \$100,000 speaking fee in 2012 from a veterans’ group. But he was comfortable enough with history’s judgment

to actively, if quietly, urge Jeb to jump into the Republican race last summer. Given the near certainty of Hillary’s bid, his logic was mathematical: “What difference does it make,” he said at the time, “if the order is Bush/Clinton/Bush/Obama/Clinton or it is Bush/Clinton/Bush/Obama/Bush?” Even if the nation longed for a fresh face, the fantastic plot twist of 2016 was that someone named Bush still stood a chance. To Bush 43, at least, the downside of one dynasty canceled the downside of the other.

These days, Bush seems “unplugged,” as one friend puts it. “I’m very engaged in things that I’m interested in,” he says. He and his wife Laura have made five trips to Africa, where they have promoted the testing and treatment of cervical and breast cancer in five nations—work that built upon the anti-AIDS work Bush pioneered while in office. For the first time this year, Bush, Clinton and the libraries



George W. and Jeb shake hands at a 2006 rally in Pensacola, Fla., for GOP congressional candidates

‘All these campaigns have a sting to them if one of your loved ones is in the arena.’

GEORGE W. BUSH

of LBJ and Bush 41 created a six-month leadership-training program for 60 mid-career private and public officials, whose graduation is what brought the two Presidents together in Dallas.

And though he has been teased about it, “painting has helped me a lot,” Bush says. This counts as serious therapy for restless former statesmen: Churchill painted, as did Eisenhower and even Jimmy Carter. Aides say Bush can break into discussion about “light values” at any moment, and his easels and paints have taken over a weight room at the family compound in Maine. He has done series on dogs and leaders and, more recently, his granddaughter, though he admits that efforts to paint his wife have not been successful. Asked if he has tried painting Clinton, Bush pretends to be serious: “I’ve tried and tried and tried.” Then he confesses, “No, I haven’t. I don’t want to ruin friendships.”

“He can’t get my bulbous nose right,” Clinton deadpans.

The minute they met up in Dallas, the ribbing began, from joking about going to prom together as they posed for photos for this story to tussling onstage at the ceremony for the scholars. They know each other’s moves well enough to pull back the curtain. At one point, Bush found himself talking about how important it is for a President to “find people who are capable of fighting through all the trap-pings of power and giving you good advice ... and the environment is such that the sycophants aren’t allowed in.”

Then, almost reflexively, he stops himself. “I don’t know if that makes any sense. They told me to use some big words.”

At this, Clinton rolls his eyes, throws back his head and laughs. “This is the point where I reach in my back pocket to make sure my billfold’s still there,” he says, for he long ago concluded that Bush’s good-ol’-boy act is a means to an end.

And now Bush is laughing too as Clinton mocks him. “I don’t know any big words,” Clinton apes. “I’m just a poor, itinerant portrait artist.”

So later we ask them, do they have any advice for Obama, 15 years their junior, as he prepares for his own prexit?

“I can’t speak to him about that,” Bush says. “I can tell you what makes me happy. He’s just going to have to figure it out himself, don’t you think, Bill?”

“I think Obama will do great,” Clinton says. “I think he’ll have a good, successful post-presidency.”

Which just leaves the small matter of who will be taking his place.

IT WILL BE FUN to watch the two alpha dogs of American politics try to muzzle themselves and sit on their paws. Certainly, their namesakes are doing their best to pretend that they don’t exist: Jeb and Hillary officially walked on the campaign stage 48 hours apart in the middle of June, beneath logos that omitted their last names. A CNN/ORC poll found that the public was equally split, 39% to 39%, on whether Hillary’s being the wife of a former President made voters more or less likely to vote for her. For Jeb, the challenge is clearer. Asked whether being the son and brother of Presidents made a difference, 56% said it made them less likely to vote for him, while only 27% said that made it more likely. Both Hillary and Jeb will benefit from vast family fundraising networks; the *Wall Street Journal* reported that at least 136 “top tier” donors who gave to George W. gave to Jeb in the first 15 days of his campaign in June.

Earlier this year at a private fundraiser, George W. reportedly called Hillary formidable but beatable, and you get the sense that his opinion hasn’t changed. “You know, I’m pulling for Jeb as hard as I can pull for him,” Bush says. His brother is “plenty smart and plenty capable, and if he needs my help, he’ll call me. Otherwise I’m on the sidelines, and happily so.”

But he understands that, as a personal matter, Jeb’s quest could create painful moments. “All these campaigns have a sting to them if one of your loved ones is in the arena,” Bush says. “It’s just the nature of the deal.” Bush was famously allergic to introspection as President, but he knows this much about the coming months: “I’m sure there will be moments where somebody says something about Jeb or somebody writes something about Jeb that will sting. I shouldn’t say I’m used to it, but the emotions I felt when our dad was criticized really got me for a while ... I think I’ll feel the same thing about Jeb. It’ll be interesting to see how affected I become.”

For Clinton, the challenge is different. A brother has a ringside seat; a spouse is actually inside the ropes with the blood,



sweat and fists. Bush’s life won’t change much if his brother is elected; Clinton will invent a whole new role if Hillary makes him America’s first former President turned First Man.

Clinton stood proudly but silently beside Hillary at her first major rally in New York—set, not incidentally, on Roosevelt Island, not Clinton Street. It was her mother Dorothy Rodham whom Hillary extolled as a role model. “It was a little bit different for us, because we live together,” Clinton says of ordering his steps in the months to come. And because, at least for the moment, Hillary’s primary challenge looks easier than Jeb’s, Clinton has to be prepared. He is clearly trying to get the Clinton Foundation on a footing that would allow their daughter Chelsea



Bush and Clinton joined forces in 2010 to raise money for earthquake victims in Haiti; here they meet survivors in Port-au-Prince

‘Most people expect that a Republican and a Democrat couldn’t possibly get along in this day and age.’

GEORGE W. BUSH

to take it over, so he can disappear “if next year I have to take an extended leave.”

The 2016 race, Clinton says, is going to be about the economy and how to make it bigger and broader. But just as he starts to get going on the topic with his old intensity, you can hear him hitting the brakes, as if he were saying to himself, “It’s not your turn.” Says Clinton: “I think the debate could become fresh for Americans if it’s really about . . . how do you create broadly shared prosperity all over the world? I think it’s going to be interesting.” But now, he says, “I think most of my role will be giving advice if I’m asked for it. And I try not to even offer it at home unless I’m asked. But she’s been pretty good about asking every now and then.”

BEFORE THE CONVERSATION ENDS, both Clinton and Bush have a few things to say about the shallow state of political commentary, how silly the silly season has become and how impossible it will be to hold the attention of voters. Both men lived through—and helped intensify—the era of instant criticism that attends and afflicts those who would replace them. Both are clearly relieved to be out of it.

They are busy modeling their new cloaks of invisibility. It is the paradox of dynasties in American politics that, in order to endure, you have to deny that you are part of one. So instead of using the *D* word, we ask: Is American politics just another kind of family business?

“I don’t think it’s a family business,” Bush replies. “That means when I was raised, it was, ‘O.K., little boy, I want you to start studying the political issues so that when you get old enough we’ll be ready to chuck you into the arena.’ That’s not the way it worked. The way it worked was, in my case, I got married, I had to make a living, and no question I was interested in politics, primarily because I admired my dad so much.”

Bush latches on to a quality that both men share and recognize in one another. “I became very fascinated by people, how they think and how they react. I like people, like Bill. I would say we’re both good retail campaigners, and to be a good retail campaigner you’ve got to like people, you’ve got to be interested in them . . . But the idea of a family business, I think, is too cynical.” He adds, “There are no gimmies in the American political system, so *business*, I think, is too harsh a word.”

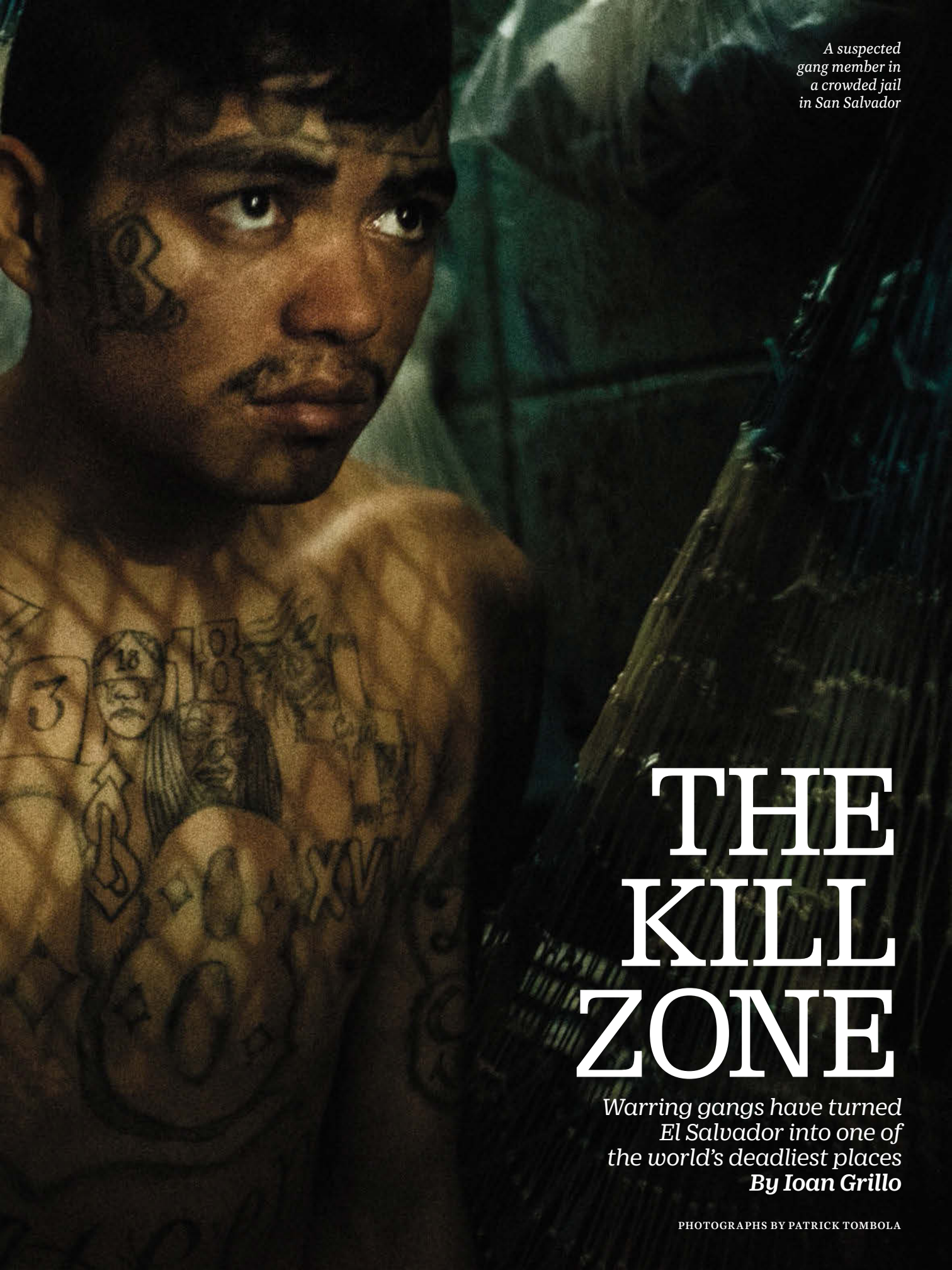
Maybe instead it’s a calling?

“Well, yeah, in the sense that serving others is a calling,” Bush says. “I think Jeb feels the same way, that the best way to serve others is through the political process.”

Bush turns to Clinton. “You think it’s a family business?”

“No,” Clinton replies. “I think that people tend to be interested in the same things, though, and if you are lucky enough to have interest and talent and the willingness to work hard, you may get a disproportionate representation.” Which may be Clinton’s way of saying, Yes, politics is a family affair, and by the way, may the best family win. ■



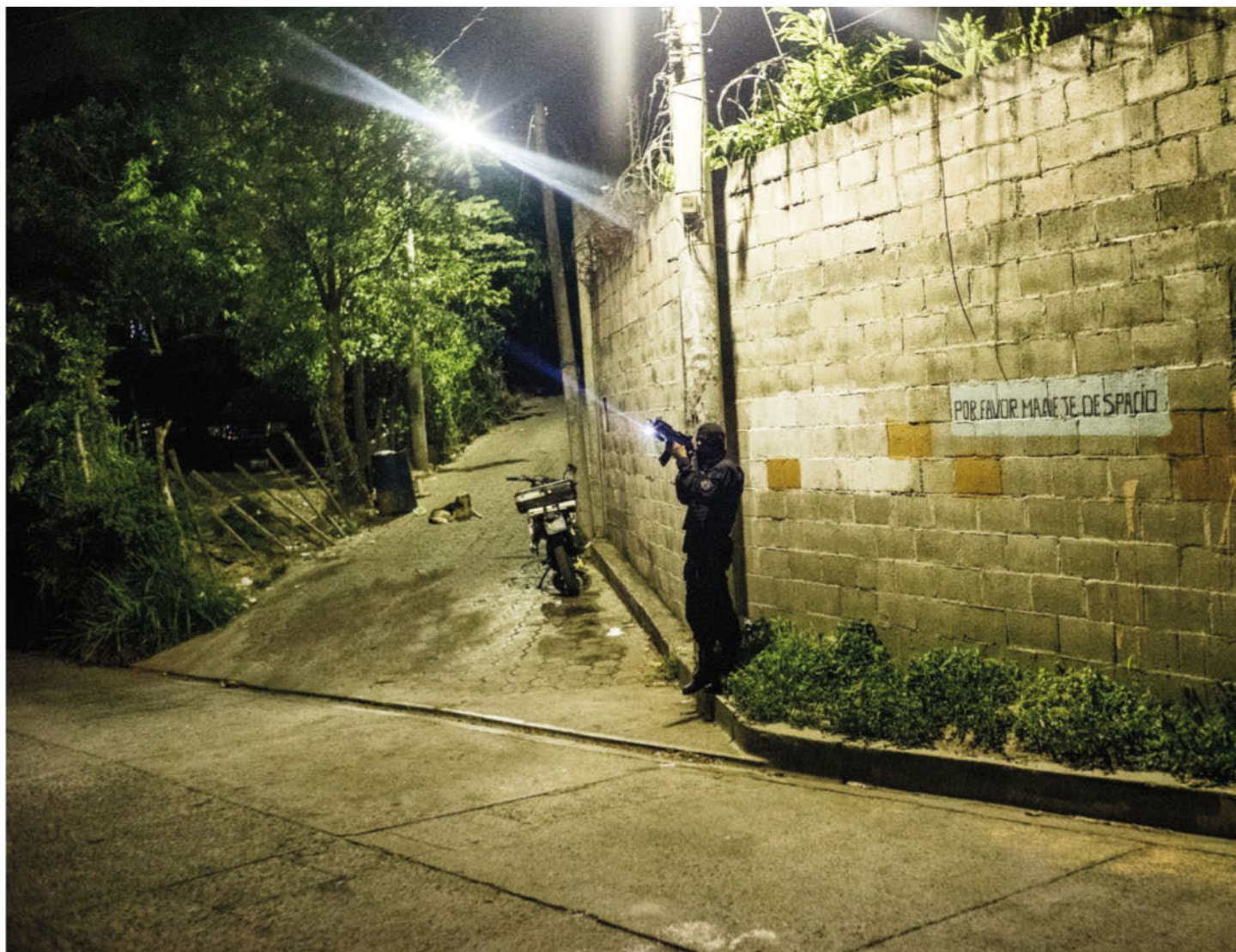


*A suspected
gang member in
a crowded jail
in San Salvador*

THE KILL ZONE

*Warring gangs have turned
El Salvador into one of
the world's deadliest places*
By Ioan Grillo

PHOTOGRAPHS BY PATRICK TOMBOLA



WHEN NEW RECRUITS join the brutal Mara Salvatrucha gang in El Salvador, seasoned members haze the newcomers by beating them in a harrowing ritual. The initiation is said to symbolize a recruit's commitment to what they call his new family. It also prepares gang members for the dual roles they will face going forward, that of both victimizer and victim. Many of the dead in El Salvador's current epidemic of murder are gang members themselves.

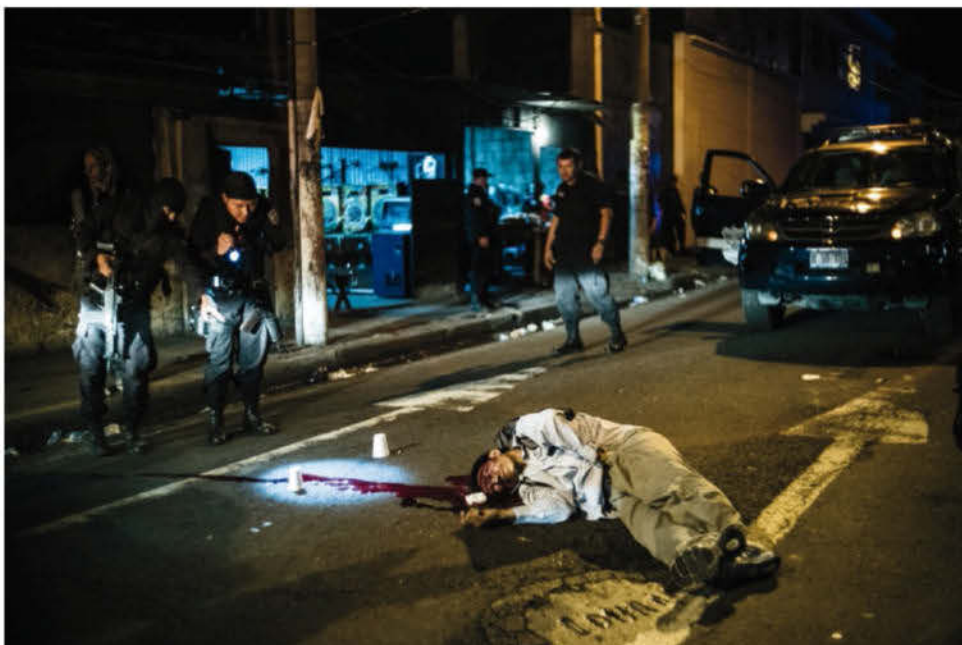
"Since we were children, we have witnessed these scenes—scenes that never end, that come every day. There are deaths, bodies thrown out, decapitations,"

says Marvin González, 32, who leads a faction of Mara Salvatrucha in the town of Ilopango, a few miles east of the capital, San Salvador. "We are killing among poor people. It's a war without sense."

Since González was released from prison in 2012, he has tried to end this so-called war, working on reaching and maintaining a truce with the rival Barrio 18 gang. But though the accord helped reduce the body count for two years, it has crumbled over the past year, in part because gang leaders were not able to fully control their members. El Salvador is now experiencing its highest homicide rates in decades. This June saw 677

murders in the nation of 6 million people. If this level of killing continues for the rest of the year, El Salvador could become the most murderous country outside a declared war zone, topping neighboring Honduras, which is also being torn apart by gang violence.

Italian photographer Patrick Tombola, who took the photographs on these pages, has been documenting this year's surge in bloodshed, spending time with the police, gang members and families on the front line. He is no stranger to conflict, having covered wars in Syria, Gaza and Libya, but he was shocked by how bloodthirsty some gang members



Clockwise from far left: A police officer from a special unit patrols the streets of San Salvador; police investigate a murder in the capital; graves behind a house used by gang members in Lourdes, a district close to San Salvador



in El Salvador, many of them teenagers, have become. “I was struck by how young people were,” Tombola says. “We are talking about a whole generation of people that is being affected.”

Barrio 18 and Mara Salvatrucha fight each other for control of territory so that they can expand their extortion rackets, trade in drugs and engage in other forms of organized crime. But gang members also murder their rivals simply to raise their status within their own gang, which helps perpetuate the conflict.

Mara Salvatrucha got its start on the streets of Los Angeles in the early 1980s. El Salvador was then riven by a brutal civil war, with leftist guerrillas fighting a U.S.-backed dictatorship. Thousands of young people fled to take refuge in California. To defend themselves there against established Mexican-American and African-American gangs, they formed Mara Salvatrucha. *Mara* means “group of friends”; *Salvatrucha* is believed to be a combination of the words *Salvador* and *trucha*, meaning “street-smart.”

When the guerrillas laid down their weapons in 1992, the U.S. deported many Mara Salvatrucha prisoners. During the war, other Salvadoran refugees in the U.S. had joined Barrio 18. Back home, the gang members began to play out the Los Angeles street war in Central America.

The recent surge in killings has become a problem for the U.S. Gang violence has prompted many young people in Central America to flee their homes, leading to U.S. authorities’ detaining record numbers of unaccompanied migrant children crossing Mexico’s border with the U.S. last year. Some gang members are also heading north to join the Salvadoran gangs that still operate in American cities. President Salvador Sánchez Cerén has promised a renewed offensive on gangs, with new battalions made up of seasoned soldiers who will specialize in fighting the criminal organizations. That could mean more bloodshed, but Salvadorans, desperate to see an end to the gangs’ dominance, are likely to welcome the campaign. If it doesn’t work, the gangs are likely to take control of more of Central America—and more migrants will flee north in search of a safe haven.





Relatives of a man believed to have been killed and buried by a gang in the town of La Libertad wait for officials to exhume his body



THE NEXT SOCIAL SECURITY CRISIS

Why American women are
bearing the brunt
of the retirement crunch

By Haley Sweetland Edwards

FOR ANNA RAPPAPORT, a 74-year-old actuary who has worked in retirement planning for nearly 40 years, the fact that roughly 1 in 3 baby-boomer women is either divorced or was never married to begin with is not evidence of some larger fraying of American family values. For her, it's a problem of math.

"If you take a married woman's retirement income and then subtract her husband's Social Security and retirement savings, the problem becomes pretty obvious," says Rappaport, who lives in Chicago and has been a member of the Society of Actuaries for more than 50 years. "The amount that women get from their own savings and Social Security doesn't begin to make up the difference."

The strained American safety net is at this point more than well documented. With roughly 75 million baby boomers either retired or close to it, Social Security payments are already outpacing payroll-tax revenues, and the fund is expected to bottom out in less than 20 years, according to the trustees of the

Social Security and Medicare trust funds. But observers like Rappaport as well as policy wonks and lawmakers are increasingly concerned about one, often overlooked aspect of that grim financial future: that it's likely to disproportionately hurt women, especially those who are single.

The national discussion about retirement security often focuses on traditional households with a husband and wife. But that doesn't take into account that for the past 50 years, marriage rates have been dropping precipitously. In 1960, 72% of American adults were married; in 2012, just over 50% were, according to the Pew Research Center. The growing number of divorced and never married women doesn't get as much attention—even though they are, as a group, overwhelmingly more vulnerable than men. "People say it's a seniors' issue, and yes, of course it is. But it's also a women's issue," says Nancy Altman, co-director of Social Security Works, an organization that advocates for an expansion of the safety net.



How we got here is clear: women generally make less than men, spend less total time in the workforce and accrue less in Social Security and retirement savings than men do. Meanwhile, since women tend to live longer than men, by an average of three or four years, their savings must stretch further. Married women and widows are better shielded from these disparities since they can access their spouse's benefits. If they've been married for at least a decade, they have rights to half of their spouses' Social Security income, and in some cases, wives are eligible for comparable shares of their husbands' corporate pensions or private savings. Most single women don't have those protections.

The consequences are sobering. In 2013, the poverty rate for single—never married, divorced and widowed—women age 65 and older was nearly three times what it was for married women. The poverty rate for white, single women age 65 and older now stands at almost 1 in 6, according to 2013 census data. For African-American women it's 1 in 3, and for Hispanic women it's nearing 1 in 2.

How Social Security must change to reflect the increasingly single and aging American population is now an open question. One thing is certain: with the 2016 election campaign kicking into gear, the issue is likely to get attention, if for no other reason than that it ensnares two key demographics: the retired or soon to retire and women.

THERE'S SOMETHING CRINGE-WORTHY in these modern times about suggesting that a woman of any age needs a husband. Some 74% of women participate in the U.S. workforce, while almost half of all households are now propped up by a female breadwinner.

But the problem facing single, retirement-age women today is not that they haven't worked hard enough in their younger years, says Heidi Hartmann, president of the Institute for Women's Policy Research. It's that they're not doing the type of work that contributes to security in old age. "Although they are working more, even much more, women cannot, for the foreseeable future, make up for the loss of husbands' assets with their own earnings," Hartmann says. While women's participation in the work-

force has increased by leaps and bounds, they are still much more likely to be in lower-paid, part-time jobs without benefits packages and to take years off to become full-time, unpaid caregivers.

Caregiving's ramifications are a particular issue for women, whether it's in their role as a parent or taking care of other relatives. According to the Bureau of Labor Statistics, more than 22 million American women spend more than three hours a day providing unpaid care for an elderly person. Over 10 million more drop out of the workforce, often temporarily, to care for children full time, according to the Pew Research Center. On average, female caregivers take 12 years out of the traditional workforce, according to the Social Security Administration—a major blow to earnings and ability to save. Full-time unpaid caregivers aren't putting money into a defined contribution savings account like a 401(k) or contributing to Social Security, and those who are single, or become single later, don't have access to a spouse's savings.

Having missed out on those opportunities to bulk up savings, caregivers can find themselves in a difficult spot. They are more dependent on Social Security down the line. Half of all elderly women depend on it as their only source of income, whereas fewer than a fourth of married couples do. But because they chose to interrupt their traditional employment, their Social Security checks can wind up smaller. A person's payout is calculated based on their wages over 35 years, and "10 years of zeros can really drag down that average," Altman says.

In 2013, women age 65 and older received an average of \$12,857 a year from Social Security, while men received \$16,590. Taking into account Social Security, pensions, asset income and other earnings, men received an average of

\$27,657 a year in retirement, according to a report by the Institute for Women's Policy Research based on 2012 data. Women received \$15,323.

More broadly, all kinds of decisions that women make in service to their roles as caregivers can make them more financially vulnerable in retirement—often in hard-to-quantify ways. According to a 2011 MetLife study, a woman's choice to reduce her hours, decline a promotion, avoid overtime, take time off or otherwise fail to "lean in," to borrow Sheryl Sandberg's famous phrase, adds up to an average of \$324,044 in lost wages, pensions and Social Security benefits.

The upshot is that American women of every generation—from baby boomers to millennials—generally have smaller incomes, save less, put less into Social Security, are more likely to be caregivers and are therefore poised to face dire financial prospects in retirement. Unless, of course, they marry. Which raises another question: If getting hitched is so good for women in the long run, why are marriage rates on the skids?

THE IDEA THAT MARRIAGE allays poverty has been a powerful conceit in Washington for decades, spanning both sides of the aisle. In the 1990s, President Bill Clinton's welfare-reform program put aside federal funds for marriage-promotion projects, and in the 2000s, President George W. Bush followed suit. Now, in the lead-up to the 2016 election, Democratic and Republican presidential hopefuls are again heralding marriage as a profound social good, if for different reasons.

On the left, front runner Hillary Clinton, as well as Bernie Sanders and Martin O'Malley, has described marriage as a stabilizing building block of society and therefore yet another reason to celebrate the Supreme Court's June decision to allow gay couples into the institution. On the right, candidates from Marco Rubio to Scott Walker have been keen to demonstrate their support for traditional (read: heterosexual) marriage as a foundation of family values. And even as marriage rates decline, the idea that marriage is a cornerstone of social and financial stability remains strong not only among lawmakers but also among Americans themselves. Most young Americans report that they would like to get married

The idea that marriage allays poverty has been a powerful conceit in Washington for decades

BECAUSE SOMEDAY

I want to look
down on the
glass ceiling. |



Alert: Fidelity Meeting



Attachment: Retirement Plan



Reminder: Monthly

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one day—if not for love and companionship, then to share the burden of raising children, split expenses and earn the benefits of joint tax filings.

But the orthodoxy that marriage is an unequivocal economic good is being questioned by some. The problem with “the idea that marriage equals economic stability” is simply that it gets the causality backward, argues Terry O’Neill, president of the National Organization for Women. “People aren’t poor because they’re not getting married. People aren’t getting married because they are poor.”

In this view, the reason marriage rates are declining among nearly every age group, race and ethnicity in the U.S. is not that people are making irrational decisions about their financial futures. It’s that the entire economic playing field has changed.

There’s little question the demographics of earning have changed. In 1960, 93% of adult men ages 25 to 34 were in the labor force. By 2012 that share had fallen to 82%. Median wages, adjusted for inflation, fell even faster. Men of prime marrying age—25 to 34—make 20% less today than their counterparts in 1980. This, says Joan Entmacher, a vice president at the National Women’s Law Center, strains relationships and discourages marriage.

Lower-income men and women have been disproportionately affected, particularly in African-American and Hispanic communities, where the decline in marriage has also been the most pronounced. In 2012, 36% of African Americans over age 25 had never been married—a four-fold increase in 50 years. White Americans in the same age group saw their never-married numbers double during the same period, from 8% in 1960 to 16% in 2012. Meanwhile, high divorce rates, which peaked in the ’70s and ’80s, have fueled singledom among baby boomers. In 2010, about a third of adults ages 46 to 64 were single, up from 13% in 1970, according to a 2012 Bowling Green State University study.

Tellingly, the only group of Americans that is marrying more often, and staying together longer, are those on the top of the income ladder, where people are most likely to find financial stability from a partner. “It’s a chicken-and-egg problem,” says June Carbone, a law professor at the University of Minnesota

A booming problem

SINGLE WOMEN AGE 65 AND OLDER ARE THREE TIMES AS LIKELY AS MARRIED WOMEN TO BE IN POVERTY. HERE’S WHY:

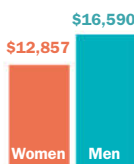
Women, as primary caregivers, hold jobs with lower earnings ...

PART-TIME WORKERS

Women: 28%
Men: 14%

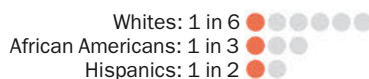
... and contribute less to retirement savings

AVERAGE SOCIAL-SECURITY PAYOUT IN 2013



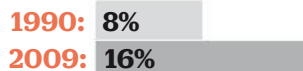
The issue is most prevalent among minorities

SINGLE WOMEN AGES 65+ LIVING IN POVERTY:



And the situation is getting worse

WOMEN AGES 50–59 WHO ARE INELIGIBLE FOR SPOUSAL OR SURVIVOR BENEFITS



25%

OF YOUNG ADULTS MAY NEVER MARRY

SOURCES: CENSUS; SSA; TRANSAMERICA CENTER FOR RETIREMENT STUDIES; PEW

and the co-author of *Marriage Markets: How Inequality Is Remaking the American Family*. “Marriage brings financial security, but you need financial security to want to get married.”

Andrew Cherlin, a sociologist at Johns Hopkins University, points out that this isn’t the first time that marriage rates have taken a nosedive. According to census data, the last time it happened was during the so-called Gilded Age beginning in the 1890s. During that time, the sliver at the top of the economic food chain got richer and married more, while everyone else saw their incomes stagnate and married less.

Cherlin argues that a version of that same trend is happening again for the same reasons during the so-called New Gilded Age we’re experiencing today. “During both Gilded Ages, young men with moderate skills may have had a harder time finding the kinds of occupations that could support marriage,” Cherlin writes in *Labor’s Love Lost: The Rise and Fall of the Working-Class Family in America*. “In contrast, it was much easier in the low-inequality 1950s and 1960s for a young man in the middle of the labor market to land a job that could provide the foundation for family life.”

POLICY WONKS are trying to find solutions. Some lawmakers, for example, have suggested targeted expansions of Social Security designed to help divorced retirees or those older than 80 or 85, a demographic that is overwhelmingly female. Others have proposed simply tweaking the way Social Security payouts are calculated so that full-time, unpaid caregivers are given credit for that work. Then there are the more sweeping ideas, often backed by conservatives, that would replace Social Security entirely with a system giving everyone either a flat or means-tested minimum benefit regardless of lifetime earnings or marital status.

Anna Rappaport, the 74-year-old actuary, says that until some national policy fix comes through—something that’s not likely until after the 2016 election cycle at the soonest—the best advice she can give to women is to make an individual retirement plan as early as possible. “It can’t be just ‘How will this work for us?’” she says. “Women need to be thinking, How is this going to work for me?”

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If you or your company used the services of certain freight forwarders, you may be entitled to a potentially significant cash payment from class action Settlements. This is the second notice in this case. Settlements have now been reached with 19 additional Defendants. Settlements were previously reached with 10 Defendants.

The Settlements involve a lawsuit claiming that certain freight forwarding companies secretly agreed to prices for their freight forwarding services worldwide, including on routes in the U.S. and between the U.S. and China, Hong Kong, Japan, Taiwan, India, Germany, the U.K. and other parts of Europe. Some of the companies ("Settling Defendants") that were sued have agreed to Settlements (see list below). The Settling Defendants deny that they did anything wrong. The lawsuit continues against the Non-Settling Defendants.

Freight Forwarders provide transportation, or logistics services for shipments relating to the organization or transportation of items via air and ocean, which may include ancillary rail and truck services, both nationally and internationally, as well as related activities such as customs clearance, warehousing, and ground services.

Who is Included

You may be included in one or more of the Settlements (as a Class Member) if you: 1) Directly purchased Freight Forwarding Services; 2) from any of the Settling or Non-Settling Defendants, their subsidiaries, or affiliates; 3) from January 1, 2001 through January 4, 2011; 4) in the U.S., or outside the U.S. for shipments within, to, or from the U.S. All you need to know is in the full Notice, located at the settlement website: www.FreightForwardCase.com, including information on who is or is not a Class Member.

What Do the Settlements Provide?

The Settling Defendants will establish a Settlement Fund with a minimum of \$197.6 million. The amount

of your benefits will be determined by the Plan of Allocation, which is posted on the settlement website at www.FreightForwardCase.com.

How to Get Benefits?

You need to submit a Claim Form, online or by mail, by **March 31, 2016** to get a payment from the Settlements. You can obtain a Claim Form by calling one of the numbers below or by visiting the website. If you already submitted a Claim Form for the first round of Settlements, you do not need to file a new claim. You will automatically be paid from this second round of Settlements.

Your Other Rights

Even if you do nothing you will be bound by the Court's decisions. If you want to keep your right to sue a Settling Defendant yourself, you must exclude yourself by **September 18, 2015** from that Settlement. If you stay in a particular Settlement, you may object to it by **September 18, 2015**. The Detailed Notice, available at the website, explains how to exclude yourself and object.

The Court has appointed lawyers to represent you at no charge to you. You may hire your own lawyer at your own cost. The Court will hold a hearing on **November 2, 2015** to consider whether to approve: (1) the Settlements, (2) a request for attorneys' fees up to 33% of the Settlement Fund, plus interest, and reimbursement for litigation expenses. You or your own lawyer may appear and speak at the hearing. At the end of this litigation Class Counsel may ask the Court to award each Class Representative an amount not to exceed \$75,000 in recognition of each Class Representative's service in recovering funds for the Class. Notice of any such request will be provided at the website, www.FreightForwardCase.com.

This notice is only a summary. For detailed information:

Call U.S. & CANADA: 1-877-276-7340 (Toll-Free) INTERNATIONAL: 1-503-520-4400 (Toll)

or Visit www.FreightForwardCase.com

The "Settling Defendants" are SDV Logistique Internationale ("SDV"); Panalpina World Transport (Holding) Ltd. and Panalpina, Inc. ("Panalpina"); Geodis S.A. and Geodis Wilson USA, Inc. ("Geodis"); DSV A/S, DSV Solutions Holding A/S, and DSV Air & Sea Ltd. ("DSV"); Jet Speed Logistics, Ltd., Jet-Speed Air Cargo Forwarders Inc. (USA), and Jet Speed Logistics (USA), LLC ("Jet Speed"); Toll Global Forwarding (USA), Inc., Baltrans Logistics, Inc., and Toll Holdings, Ltd. ("Toll"); Agility Holdings, Inc., Agility Logistics Corp., Geologistics Corp., and Geologistics International Management (Bermuda) Limited ("Agility"); United Parcel Service, Inc. and UPS Supply Chain Solutions, Inc. ("UPS"); Dachser GmbH & Co., KG, doing business as Dachser Intelligent Logistics, and Dachser Transport of America, Inc. ("Dachser"); Deutsche Post AG, Danzas Corporation, DHL Express (USA) Inc., DHL Global Forwarding Japan K.K., DHL Japan Inc., Exel Global Logistics, Inc., and Air Express International USA, Inc. ("DHL") for the severed, Japanese claims only; Hankyu Hanshin Express Holding Corporation f/n/a Hankyu Express International Co., Ltd. and its subsidiary, Hankyu Hanshin Express Co., Ltd., and its U.S. subsidiary, Hanshin Air Cargo USA, Inc. ("Hankyu Hanshin"); Japan Air Cargo Forwarders Association ("JAFSA"); Kintetsu World Express, Inc. and its U.S. subsidiary, Kintetsu World Express (U.S.A.), Inc. ("Kintetsu"); "K" Line Logistics, Ltd., and its U.S. subsidiary "K" Line Logistics (U.S.A.), Inc. ("K" Line"); MOL Logistics (Japan) Co., Ltd., and its U.S. subsidiary MOL Logistics (USA) Inc. ("MOL Logistics"); Nippon Express Co., Ltd. and its U.S. subsidiary, Nippon Express USA, Inc. ("Nippon Express"); Nissin Corporation and its U.S. subsidiary, Nissin International Transport U.S.A., Inc. ("Nissin"); Yamato Global Logistics Japan Co., Ltd., and its U.S. affiliate, Yamato Transport U.S.A. Inc. ("Yamato"); Yusen Air & Sea Service Co., Ltd. and its U.S. subsidiary, Yusen Air & Sea Service (U.S.A.), Inc. ("Yusen").

In praise of the ordinary child



*It's time to rethink what it means
to be exceptional—and whether being
No. 1 is worth pursuing at all*

By Jeffrey Kluger

IF YOU'VE GOT KIDS, here's a nasty truth: they're probably not very special—as in, they're ordinary, average, unremarkable. Consider the numbers—those applications your daughter is sending to Ivy League schools, for instance. There are more than a quarter of a million other kids aiming for the same eight colleges at the same time, and less than 9% of them will make the cut. And those hours you spend coaching Little League because you just know your son's sweet swing will take him to the pros? There are 2.4 million other Little Leaguers out there, and there are exactly 750 openings for major league ballplayers at the beginning of each season. That gives him a 0.0313% chance of reaching the bigs. The odds are just as long for the other dreams you've had for your kids: your child the billionaire, the Broadway star, the Rhodes scholar. Most of those things are never going to happen.

If there was a time Americans were able to make peace with odds like these, that time has passed. Judging by the behavior of modern parents, we are living in a Lake Wobegon nation, where all children are above average, destined for the professional and educational 1%—if they work hard enough.

The kids are paying the price for parents' delusions. In public schools, some students are bringing home 17.5 hours of homework per week (or 3.5 per school night)—and it's hard to see how they have time to do it.

PHOTO-ILLUSTRATION BY JULIE BLACKMON





From 2004 to 2014, the number of children participating in up to three hours of after-school activities on any given day rose from 6.5 million to 10.2 million. And all the while, the kids are being fed a promise—that they can be tutored and coached, pushed and tested, hothoused and advance-placed until success is assured. “Some kids in elementary school find out they’re not among the best at something, and it seems dire to them,” says Richard Weissbourd, a senior lecturer at the Harvard Graduate School of Education and the author of the book *The Parents We Mean to Be*.

At last, a growing chorus of educators and psychologists is saying, *Enough!* Somewhere between the self-esteem building of going for the gold and the self-esteem crushing of the Ivy-or-die ethos there has to be a place where kids can breathe, where they can have the freedom to do what they love—and where parents accustomed to pushing their children to excel can shake off the newly defined shame of having raised an ordinary child. No one is arguing for a generation of mediocre or underachieving kids—but plenty of people have begun arguing for a redefinition of what it means to achieve at all.

IF THE SYSTEM is going to be fixed, it has to start, no surprise, with the parents. For them, the problem isn’t merely the expense of the tutors, the chore of the homework checking and the constant search for just the right summer program. It’s also the sweat equity that comes from agonizing over every exam, grieving over every disappointing grade—becoming less a guide in a child’s academic career than an intimate fellow traveler.

“It’s a contagion,” says Weissbourd. “You see it in this arms race to get kids into selective colleges. A neighbor’s kid has an SAT tutor in eighth grade, so you think you’re denying your own kid if you don’t do the same.”

As with any contagion, not every part of the population is equally affected. The 1% child is an effect of an economic stratum that is either accustomed to wealth or feels entitled to it—and has at least enough disposable income to afford the classes and coaches that the pursuit requires. “There are racial, class and cultural differences involved,” says Weiss-



bourd. “In many working-class and immigrant families, for example, you tend not to see children being told they’re special all the time. There’s more of a collective responsibility.”

The first step for parents is accepting that they have less control over their children’s education than they think they do—a reality that can be both sobering and liberating. You can sign your kids up for ballet camp or violin immersion all you want, but if they’re simply doing what they’re told instead of doing what they love, they’ll take it only so far.

There’s a difference between intrinsic and extrinsic motivation, says Brad Bushman, a professor of communication and psychology at Ohio State University. “The interest has to come from within.”

When it doesn’t, the kids rebel, though often only after they’ve devoted a lot of years to something they didn’t really care about much in the first place. Bushman saw this in his own family when his daughter, who had worked for nearly six years to earn her black belt in the tang soo do martial-arts program, simply up

and quit six weeks before the end. “Nothing we did could convince her,” he says.

When it comes to AP courses or other accelerated academics, it’s easier still to throw the fight: just flunk the course. Parents can enforce study time rigorously, but when test time comes, they can’t order up an A. “How do you know when to back off?” says Bushman. “When the kid’s motivation drops.”

When it comes to college, it’s also important that even the most aggressive tiger parents quit fetishizing the glamour schools. There’s a reason nearly 890,000 international students attended college in the U.S. in 2014, and it’s that so many of those schools are so good. “The vast majority of state schools in the U.S. provide an excellent education,” says Nancy Hill, a professor at the Harvard Graduate School of Education. “You can thrive academically there, and you can flounder at an Ivy.”

Parents also have to become more accepting and supportive of what their kids choose to study once they get to college. It’s possible to raise a miserable



billionaire, just as it's possible to raise a happy shop owner or social worker.

"The question is how we broaden the definition of *exceptional*," says Hill. "Kids can persist with something difficult or boring only if they can connect with how it's making them what they want to be."

ONE APPROACH, developed at the Yale Center for Emotional Intelligence and now in use in about 800 schools nationwide, is known as RULER, which sees emotional growth as key to academic and creative development. The letters in the acronym stand for Recognizing, Understanding, Labeling, Expressing and Regulating emotions and their consequences. And while that has a whiff of the free-form, no-grades, everybody-hug educational ethos of the 1960s and '70s, there's a lot of civilizing rigor built into the program.

The RULER approach is in use in a wide range of schools, from the Thurgood Marshall Academy Lower School in Harlem to Aidan Montessori in Washington, D.C., and those in the Seattle and

Bellevue school districts of Washington State. In all of these places, says Marc Brackett, a Yale child-development specialist and co-creator of RULER, the goal is to foster emotional intelligence and balance motivation, talent and goals. That, in turn, can help students think about where their strengths lie.

"Whenever you look at people who are successful—say, a soccer star—they're practicing 10 hours a day. They take their soccer ball to bed with them," Brackett says. "So one question is, What is your level of commitment? And what are the odds?" The same strategy can be ap-



Let a child show a flicker of talent for math and she's suddenly put on the precalculus track

plied for any child marching—willingly or not—along the 1% trail.

Handled badly, questions like that can smother motivation in kids who really do have the goods. Handled well, however, they can help those kids focus, as well as gently, supportively redirect other kids whose energies could be more rewardingly spent elsewhere. "You want children to dream and have a vision," Brackett says. "But you also want them to have the emotional education to strategize accordingly."

Search Institute, a Minneapolis-based youth-development research group—offers its own multipoint approach that differs from RULER in structure but is similar in goals. It too is built around first considering what kids' natural interests and talents are, then helping them find ways to achieve their long-term goals.

"Children have to feel they have a voice, that they have age-appropriate autonomy and agency," says Search Institute CEO Kent Pekel. "This allows them to find their own spark. You want to put them on a path to thrive."

THERE'S NO CONSENSUS on exactly what gave rise to the era of the superchild, but the economy is surely part of it. The stock market swings of the 1980s were followed by the tech boom of the '90s, which led to the tech collapse of the aughts, which was followed, finally, by the great, tectonic crash of 2008. Through all that, the American middle class grew smaller and smaller while the rungs on the economic ladder grew ever farther apart. If their kids were going to get ahead, many parents felt, they would have to be bred to be failure-proof.

"Parents began trying to find some stable, reliable path," says psychologist Jean Twenge of San Diego State University, the author of *Generation Me*. "You're not going to raise Steve Jobs, but you can get your child into Cornell."

And so parents push. Let a child exhibit a flicker of talent for math and she's suddenly on the precalculus track. Show even the slightest interest in music or sports and some adult comes along and boils off the joy. "You get kids involved in dance or gymnastics or chess, and the coaches get so excited about the talent they're seeing that they push too hard, and in some ways it cuts off children's interests," says

psychologist and child-development expert Laurie Kramer of the University of Illinois at Urbana-Champaign. “We force kids to focus prematurely.”

More often than not, the kids go along, partly because they’re told to but partly because they’ve bought into the idea that the 1% is where they belong. The self-esteem movement that started in the 1970s has been an unalloyed good for children who would otherwise be marginalized physically, developmentally or socially. But it’s had some unintended consequences, ushering in the era of relentless praise, in which everyone gets a medal just for showing up.

“We’ve assumed self-esteem is the cure for all social ills,” says Bushman. “So we throw out blanket praise. What we should do is wait for kids to do well and then praise them.”

In 2014, Bushman was a co-author of a paper with psychologist Eddie Brummelman of Utrecht University in the Netherlands cheekily called “That’s Not Just Beautiful—That’s Incredibly Beautiful!” exploring the risks of overpraising small children. The study found that inflated praise can actually make kids feel worse rather than better by raising the pressure to keep performing at unrealistic levels. That, in turn, can make them reluctant to take on further challenges lest they underachieve next time.

Remarkably, even when the kids aren’t around, the parents continue the applause, if only in their own minds. Studies have shown that adults routinely overestimate their children’s IQs—which may not be much of a surprise—but they also believe their kids possess knowledge that they don’t have.

All this, Brummelman says, can lead parents to reach a state of emotional “enmeshment” with their children. “Parents begin to see their children as part of their own identity,” he says, “and their kids’ ambitions become their own.”

Ultimately all of this can come crashing down, not least by raising expectations that will inevitably be dashed. That blow comes to the children before it comes to their parents. By simple operation of the academic selection process, the higher you climb, the tougher the competition gets, so that even if you really were in the top 1% of your undergraduate class, by the time you get to grad

Great expectations

261,157

Number of applications received by the eight Ivy League schools for the incoming class of 2019

8.6%

Overall acceptance rate at Ivy League schools—otherwise known as a 91.4% rejection rate

17.5

Hours of homework some U.S. public school students bring home per week, or 3.5 hours per school night

70%

Share of students who consider themselves above average in academic ability—a mathematical impossibility



school you may find yourself surrounded by nothing but other one-percenters.

“A lot of them crash,” Weissbourd says. “It’s a real mental-health issue.”

Worse, the students don’t even know how to ask for help. Having been so painstakingly raised and tended from birth, a student may arrive at college as a kind of temperamental orchid, one that can’t possibly survive in the wild. “They don’t get that they’re just one of thousands of students,” says Kramer. “There’s a desire for immediate feedback. You hear a lot of ‘My professor didn’t call me back by 11 a.m.! Do something about it!’”

ULTIMATELY, there’s a much larger national conversation that needs to be had about just what higher education means and when it’s needed at all. Four years of college has been sold as being a golden ticket in the American economy, and to an extent that’s true. The unemployment rate in June 2015 was 5.3% nationwide, but it was just 2.5% for those with a bachelor’s degree or higher, 5.4% for high school grads and an unhappy 8.2% for those without a high school diploma.

Numbers like those have driven all the talk about the so-called million-dollar

payoff—the ostensible lifetime-earnings difference between someone with a four-year degree and someone without one—and the B.A.-for-everyone ideal, which argues for a full undergraduate degree as a national birthright.

But pushing all kids down the bachelor’s path ensures not only that some of them will lose their way but also that critical jobs that require a two-year degree or less—skilled trades, some kinds of nursing, computer technology, airline mechanics and more—will go unfilled. “These are really good jobs,” says James Rosenbaum, a professor of education and social policy at Northwestern University, “jobs that let you use your head, and they’re jobs that society needs.”

Not only has the current exceptionalism made jobs like that seem somehow less worthy, but they’re not even included on the menu of possibilities for some kids. “When I talk to high school and college counselors,” says Rosenbaum, “they often say that parents or administrators get angry if they discuss associate’s or sub-baccalaureate degrees with students. They’re told it lowers expectations.”

Twenge cites studies showing that a lot of students who begin their work on an associate’s degree do it merely so they can roll their credits over into a bachelor’s. That means taking only general-requirement courses, getting trained for no job in particular and coming out of their two-year experience knowing what they knew when they went in, which is that the full four years was never for them. “We don’t need everybody to be a lawyer,” Twenge says. “We need to capitalize on everyone’s individual talent.”

There will never be a case to be made for a culture of academic complacency or the demolition of the meritocracy. It can be fulfilling for kids to chase a ribbon, as long as it’s a ribbon the child really wants. And the very act of making that effort can bring out the best in anyone’s work.

But we cheat ourselves, and, worse, we cheat our kids, if we view life as a single straight-line race in which one one-hundredth of the competitors finish in the money and everyone else loses. We will all be better off if we recognize that there are a great many races of varying lengths and outcomes. The challenge for parents is to help their children find the one that’s right for them.

Time Off

'FOR POOR DOPEY BILLY, IT DOES SEEM AS IF NOBODY UP THERE LIKES HIM.' —PAGE 61



The first question in Jenner's new reality show: Will her mother accept her new identity?

TELEVISION

Cait and Jazz reveal remarkable women living amid the mundane

By James Poniewozik

CAITLYN JENNER, AT AGE 65, IS getting ready to introduce herself to her mother for the first time. She's nervous because her mother Esther Jenner knows her—like we did—as Bruce Jenner. And because the former Olympic gold medalist and *Keeping Up With the Kardashians* dad is reintroducing herself to the world as the most visible and thus scrutinized transgender person in America. “I hope I get it right,” she says with a sigh.

I Am Cait (which premieres July 26 on E!) is very un-*Kardashians*-like in its earnestness and conscious of its dual purpose: a personal story played out for an audience of millions, on behalf of an entire community. The premiere episode is emotional but controlled, much like Jenner's carefully media-managed coming out, from her

Diane Sawyer prime-time interview to the sultry cover of *Vanity Fair* to her heart-tugging acceptance of the Arthur Ashe Courage Award from ESPN.

But at its most affecting it's about something that can't be massaged and mediated: a woman aspiring to live an honest life with her family, trying to close the decades-old gap between her self-image and her self-presentation.

Esther is almost as important to the opening hour as her daughter is, serving as a surrogate for viewers new to transgender issues. At 89, she is adaptable, stumbling over the pronouns—“He's a very good-looking woman”—and wrestles with the complexities by holding to the simple fact that her child remains her child. “I loved him with all my heart,” she says, “and I certainly love her with all my heart.”

It's not easy for her, nor is it easy for Caitlyn Jenner—herself, after all, a senior citizen who's spent a lifetime absorbing gender assumptions even as she chafed against them. But Jenner, who could come across awkward and guarded as Bruce—living a secret, she says, made her “an isolationist”—now seems free and funny. “Now I know why girls need a sports bra!” she exclaims while playing tennis with her sister.

The lighter moments come via drop-ins from the extended Jenner-Kardashian clan. Jenner gets green hair extensions from daughter Kylie, and stepdaughter Kim Kardashian stops by, husband Kanye West in tow, to consult on her wardrobe. When Jenner shows off a little black Tom Ford dress, Kim says that her mother—Jenner's ex-wife Kris—has the same one in chocolate brown. The fun is a treat for *Keeping Up* fans, but it also serves *I Am Cait*'s theme of presenting transition as not just a challenge but an opportunity.

Of course, as Jenner says herself, she's been privileged. Most people transitioning don't have a stylist to prepare them to greet their mothers. Most don't have Diane von Furstenberg sending them couture outfits, or learn that their brand-new Twitter account may hit a million followers faster than President Obama's.

So *I Am Cait* builds in a sense of mission beyond its star. The premiere announces itself with an Armistead Maupin quote—“The world changes in direct proportion to the number of people willing to be honest about their lives”—and ends with Jenner visiting the mother of Kyler Prescott, a 14-year-old transgender boy who committed suicide in May. The tone can be stiff, like a public-service announcement. But it's a service nonetheless, lending celebrity's un-turn-off-able megaphone to the voiceless, especially kids.

Another new reality series, TLC's *I Am Jazz*, hands the megaphone directly to one of them: Jazz Jennings, a self-possessed, soccer-loving South Florida 14-year-old who was born

biologically male but has identified as female all her life. Her family, including a college-aged sister and twin older brothers, are universally supportive; her well-meaning grandmother asks at one point if “tranny” is an offensive term. (It is.)

Like many of TLC's family series—*Jon & Kate Plus 8*, *Our Little Family*, *Sister Wives*—*I Am Jazz* is about introducing viewers to the extraordinary amid the mundane. While it covers the physical aspects of transition, this is at heart a show about being a teenager—gossiping with friends, shopping, having trivial family arguments. It all just happens to be heightened: when a group of boys doesn't show up for a bowling date with Jazz and her friends, for instance, they wonder if it's simple

social weirdness or transphobia. Jazz's parents are protective—when a passer-by calls Jazz a “tranny freak” during a meal out, it's Jazz who has to calm her mother down—but it's layered with typical parental anxiety about a youngest child growing up.

Despite their similar titles, *I Am Cait* and *I Am Jazz* don't feel like competitors so much as bookends: a senior citizen entering a brave new world and a girl who has never known another world, the peculiar bubble of celebrity and the ordinariness of the burbs. Increasingly, reality shows like these—and ABC Family's *Becoming Us*, about a family with a transgender parent—do what sitcoms like *The Cosby Show* once did: represent the underrepresented and expose a wider audience to neighbors they might not have in the physical world.

Neither reality show can be as poetic as Amazon's scripted *Transparent*, in which Jeffrey Tambor plays an elderly parent who comes out as female to her grown children. But as reality shows—however edited and self-consciously presented—they can send a message of authenticity: that people like Caitlyn and Jazz exist in the world; that they are parents and children and siblings; and that whatever anyone says, they are real.



At 14, Jazz has identified as female all her life

MUSIC

Soundtrack for summer's open roads

EARLIER THIS SUMMER, observers of country music got caught up in a debate about female artists' place on radio—should the “tomatoes” (one radio consultant's unfortunate metaphor for women) get airtime equal to playlists' salad greens (the trucks-and-beers offerings from guys like Luke Bryan)? *The Blade*, the second album by singer-songwriter Ashley Monroe, proves that for some salads, the tomatoes are all you need. Monroe can write songs that are roadhouse-ready as easily as she can write a brokenhearted ballad, and her winsome voice recalls Dolly Parton in both timbre and plainspokenness. Restless and romantic, she slyly inverts Nashville sounds through the ages—the agitated balladry of “Dixie,” the melted guitars of “If Love Was Fair”—to reveal an outlaw streak. Her confident, assured turn on *The Blade* not only provides a crucial reminder that country's women are often the ones pushing the genre forward but offers a prime soundtrack for open-road adventures and whiskey-filled nights. —MAURA JOHNSTON



POWER OF THREES

Monroe is a member of the country trio Pistol Annies, alongside Miranda Lambert and Angaleena Presley



As a boxing champ, Gyllenhaal transforms more than his body

MOVIES

Southpaw's terrific punch

DIRECTOR ANTOINE FUQUA'S *SOUTHPAW* STARTS WITH boxer Billy Hope (Jake Gyllenhaal) as the light-heavyweight champ of the world. Obviously, he's headed for some nasty sucker punch. But what? His wife (and the boss of him) Maureen (Rachel McAdams) worries that he's taking too many hits. The Hopes—really, it's their name, and they were raised in orphanages—have a nouveau riche lifestyle to support as well as a cherished child (the fiercely good Oona Laurence). “Make sure she doesn’t break her neck,” Mo says to Billy, enjoining him to join the girl on the poolside trampoline.

Southpaw is a foreshadowing machine, but it works, movingly, because Fuqua (*Training Day*) tempers the melodrama inherent in screenwriter Kurt Sutter's (*Sons of Anarchy*) script with a muted tone and clear confidence in his cast. McAdams doesn't have many lines, but her eyes and simple gestures—the way she ruefully turns over a pile of bloody towels—say all. When things go wrong, they go really wrong, and for poor dopey Billy, it does seem as if nobody up there likes him. To climb from the depths, he needs his Burgess Meredith. Or his Yoda. Enter Forest Whitaker as the gruff keeper of an urban gym. Even as you question whether Billy needs to relearn boxing completely, the pleasure lies in watching Whitaker silkily extract something fresh from this stock character.

But *Southpaw* is Gyllenhaal's movie. He made his name playing pensive, intense boys, and it's been hard to shed that youthful image. Maybe it's those yearning eyes. But he's been on a studious march to movie manhood, transforming himself physically and otherwise. For last year's sleazy *Nightcrawler* he was rail-thin and projected a glittering, Travis Bickle-like lunacy. Now he's playing a buffed-up boxer with anger issues. Is this his *Raging Bull*? *Southpaw* is well made, but too conventional to skip the victorious ending or leave that kind of indelible impression. Gyllenhaal though? He's no lightweight.

—MARY POLS

QUICK TALK

Rachel McAdams

Best known for playing a romantic lead in films like *The Notebook* and *Wedding Crashers*, the Canadian actor tackles edgier fare in HBO's *True Detective*, airing now, and the boxing drama *Southpaw*, out July 24. —ELIANA DOCKTERMAN

You're known for romances. Why do darker projects now? There aren't a lot of gritty roles out there for women, and they're so fun to play that everyone wants them! It's not that I didn't want to do them. It's just competitive.

Your *True Detective* character Ani's weapon of choice is a knife. Did you have to train in knife fighting? I trained with a martial-arts expert, but my stunt double also specialized in prison knife fighting. She and I would tape our knuckles and practice on our little wooden target man we called Woody. We talked about what an intimate weapon it is. To be effective you have to get really close to your enemy.

Ani reminds me of your character Regina George in *Mean Girls*. Both are unlikable yet still sympathetic. Regina probably would have used knives too. Neither Regina nor Ani make any apologies for themselves. There's something really powerful and refreshing about a woman who is unapologetic. But Regina uses her powers for bad. Ani tries to use her powers for good.

Some critics called the first season of *True Detective* sexist. Did you worry about making Ani as strong as the men? With any project, I don't feel the need to just play a strong woman. I want to play someone who is flawed and interesting. But this season felt like a clean slate to me. [*True Detective* creator] Nic Pizzolatto and I did talk about her not trying to be feminine in this very male-dominated sector. She's saying, “This is who I am, and if I wear a low[-cut] shirt, it's because I want to.”



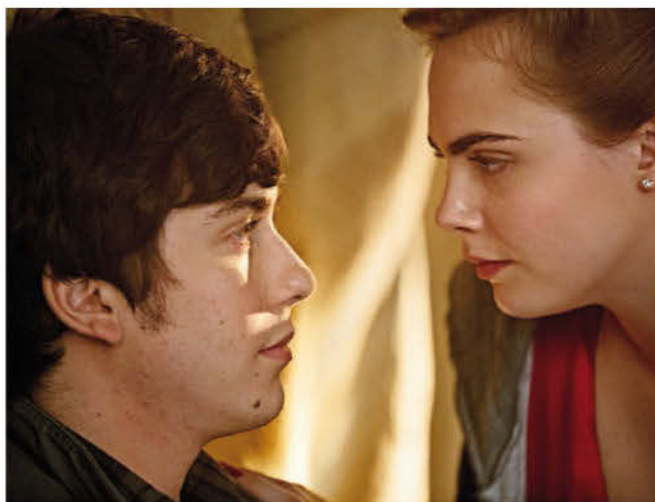
MOVIES

Instagram It girl sparks Paper Towns

THERE'S A TATTOO ON the bottom of supermodel Cara Delevingne's left foot that says *MADE IN ENGLAND*. In 2013—the year she was the most Googled person in fashion—Delevingne developed psoriasis from the stress of her nonstop schedule, an unfortunate disease for someone whose day job requires looking flawless for brands like Burberry and Chanel. “I felt like a puppet that people could just use how they wanted,” the 22-year-old says of the tattoo's inspiration. “I thought, I'm going to die doing this.”

Taking better care of herself meant focusing on her passion for acting, and Delevingne quickly scored roles in a number of projects, including the coveted part of Margo Roth Spiegelman in *Paper Towns*. The latest adaptation of a best-selling young-adult novel by John Green, *Paper Towns* kicks off when Margo, a popular high school senior whose reputation for grand adventures is the stuff of local legend, whisks longtime admirer Quentin (Nat Wolff) away on a high-jinks-filled revenge campaign against the classmates who've wronged her. When she goes missing the next day, Quentin begins to decipher the clues she left behind and embarks on a road trip to find her—only to realize he doesn't know his crush as well as he thought he did.

The last Green adaptation, 2014's *The Fault in Our Stars*, grossed \$307 million worldwide and helped turn lead actor Shailene Woodley into a star. The more light-



As Margo, style icon Cara Delevingne takes her next-door neighbor Quentin, played by Nat Wolff, on the ride of his life

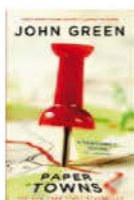
hearted *Paper Towns*, out July 24, could make a leading lady out of Delevingne, who's already one of fashion's most influential figures, with more than 40 magazine covers to her name. Thanks to her unfiltered Instagram presence (15.7 million people watch her pal around with Taylor Swift and Rihanna) and lack of self-seriousness (she'll show up at events in animal onesies), she's credited with bringing back the golden age of supermodels—when Naomi Campbell and Linda Evangelista ruled, and

Hollywood starlets hadn't yet replaced them as fashion magazines' go-to cover stars.

That's not what scored Delevingne the role, however—director Jake Schreier barely knew who she was when she auditioned. Because Margo's vanishing act limits her screen time, he needed an actor magnetic enough to be missed. “When Cara leaves a room,” Schreier says, “you feel the lack.”

Audiences will have plenty more opportunities to discover Delevingne's charisma for themselves. She's currently filming DC Comics' *Suicide Squad*, and in December she'll begin work on Luc Besson's sci-fi film *Valerian and the City of a Thousand Planets*. Few models have succeeded in the jump to acting, but Delevingne is determined to bust the cliché. “Everyone tried to typecast [me] as the dumb blonde or the girl who gets killed,” she says. “I take what roles I do very seriously. I always want to portray a strong female.”

—NOLAN FEENEY



PAPER TRAIL

The title *Paper Towns* refers to made-up cities cartographers use as copyright traps. Green first encountered one—Holen, S.D.—while on a road trip in college.

TIME PICKS



MUSIC

On *Woman* (July 24), Jill Scott's fifth studio album and first in four years, the Grammy-winning singer infuses her classic Philadelphia soul sound with a hint of country twang.

MOVIES

In *Staten Island Summer* (July 31) a cadre of *Saturday Night Live* castmates unite to tell the story of two lifeguard pals and one epic summer.

BOOKS

J. Ryan Stradal's debut novel, *Kitchens of the Great Midwest* (July 28), tracks the rise of a Midwestern chef savant, revealing the vital power of food, one dish at a time.

TELEVISION

Review, the series that offers critical takes on real-life experiences, returns to Comedy Central on July 30.



BOOKS

One draft, two draft, old draft ... new Dr. Seuss book

FOR THE SECOND TIME THIS SUMMER, readers are getting a new book from a beloved author whose oeuvre was supposedly complete. Dr. Seuss's *What Pet Should I Get?* publishes in July to considerably less controversy than Harper Lee's *Go Set a Watchman* but with one striking similarity: both were likely precursors to famous works.

Theodor Seuss Geisel died in 1991, but it was just two years ago that his widow Audrey and longtime secretary Claudia Prescott discovered a box containing unpublished text and drawings. Among them was a draft of *What Pet*, in which the narrator and his sister Kay search for a new friend from a pet store. This will be his first new book since his death; last year's *Horton and the Kwuggerbug* was cobbled from magazine work.

Seuss's publisher believes *What Pet*'s stars are prototypes of the characters from 1960's *One Fish Two Fish Red Fish Blue Fish*, a best seller not just among Seuss's 44 works but among all children's books.

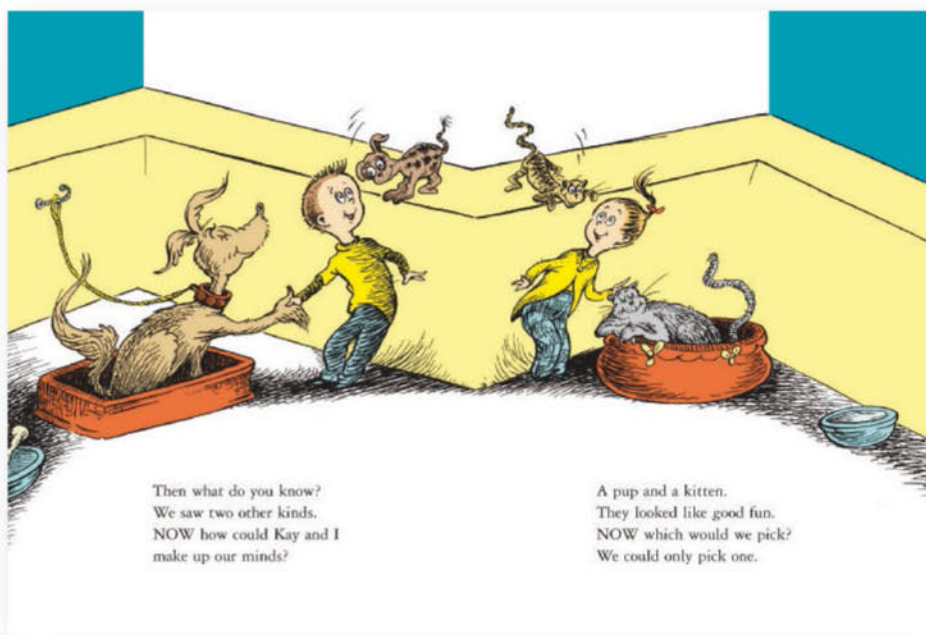
Eight decades after a line-drawn boy

named Marco turned a ho-hum horse and wagon into a zebra-drawn chariot in *And to Think That I Saw It on Mulberry Street*, the appetite for Seuss is undiminished. The print run for *What Pet* is 1 million; total Seuss sales top 650 million copies.

Seuss's peers say his work endures because those Technicolor drawings and slyly sophisticated rhymes carved out a unique space in the genre. "As a child, [I was] captivated by the writing and the intricate detail of the illustrations," says Sandra Boynton, the best-selling author of *Moo, Baa, La La La!* Jon Klassen, who won a Caldecott Medal in 2013 for *This Is Not My Hat*, describes Seuss's work as "incredibly self-contained, not derivative of anything." *Eloise* illustrator Hilary Knight cites Seuss's "totally original" style: "The lasting characters that are born in children's books become part of our culture, and better still, part of our lives."

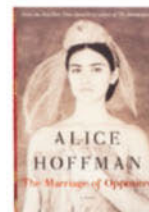
Cathy Goldsmith, a Random House vice president, worked with Seuss as an art director in his later years and was tasked with coloring *What Pet*. "You've got to be careful that you're doing a service, not a disservice, to somebody's reputation," she says of the decision to publish posthumously. "We're also respectful enough and grateful enough for what he did write to have not published this if we thought it wasn't worthy."

—SARAH BEGLEY



Siblings from *One Fish Two Fish* appear in *What Pet Should I Get?*

FOR THE ADULTS



THE MARRIAGE OF OPPOSITES

By Alice Hoffman

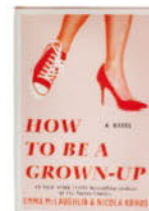
Camille Pissarro gets a fictionalized past in this novel about his mother Rachel, a fierce dreamer forced into an idle existence until fate and desire collide to change the course of her life.



AMONG THE TEN THOUSAND THINGS

By Julia Pierpont

To stay, or not to stay? That's the question for Deb after she learns of her husband's affair, a secret that, once discovered by other family members, explodes everything else in their life.



HOW TO BE A GROWN-UP

By Emma McLaughlin and Nicola Kraus

The *Nanny Diaries* authors take on the zeitgeist in their latest: the story of a mother re-entering the workplace just as her husband exits their marriage.



Daniel Radcliffe pranked staffers at *Nylon* magazine by acting as a receptionist for one hour.



Is it just us, or is Apple's **Siri getting snappier**? A few of her most talked-about responses:

'Do you have a boyfriend?'

'I'm not into terrestrial partnerships.'

'What's Bruce Jenner's real name?'

'The full name of Caitlyn Jenner is Caitlyn Jenner.'

'Who let the dogs out?'

'Due to unforeseen circumstances, that witticism has been retired.'

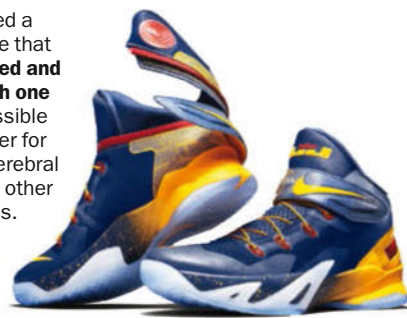
'Read me a haiku.'

'I'll give it a try/ Although I'd rather tell you/ If it's raining out.'



Katy Perry thanked her famous "**Left Shark**" dancer after her Super Bowl halftime show was nominated for an Emmy.

Nike created a zippable shoe that can be **fastened and removed with one hand**—a possible game changer for people with cerebral palsy, among other conditions.



TIME'S WEEKLY TAKE ON

WHAT POPPED IN CULTURE



Country superstars Blake Shelton and Miranda Lambert are **divorcing after four years of marriage**. "This is not the future we envisioned," the couple said in a statement.

President Obama **made his final appearance on *The Daily Show With Jon Stewart***. "I can't believe you're leaving before me," he said.



A bear **broke into a bakery in Lyons, Colo.**, and ate 24 pies, as well as bags of cocoa and sugar.

Researchers from the University of Edinburgh uncovered the fossilized skeleton of a raptor-like dinosaur, which they likened to "a fluffy, feathered poodle from hell" (rendered below). Alas, **it wasn't featured in *Jurassic World***.



Singer Brandy performed a Whitney Houston song on the New York City subway—and **was completely ignored**. She later blogged about the experience:

'Can a sistah get ONE fan?!'



Jesse Eisenberg, star of *Batman v Superman: Dawn of Justice*, said it was "horrifying" to encounter thousands of screaming fans at Comic-Con and **likened the experience to "some kind of genocide."**

RADCLIFFE: NYLON VIDEO; SNEAKERS: NIKE; DINOSAUR: CHUANG ZHOU—MINISTRY OF LAND AND RESOURCES OF CHINA/AFP/GETTY IMAGES; BRANDY: YOUTUBE; GETTY IMAGES (4)



THE AWESOME COLUMN

To name a crater on Pluto, know your *Star Wars* geography

By Joel Stein

SOCIETY HAS A GENERAL RULE THAT CHILDREN CANNOT name things. Which is why it was dumb of my parents to let me—during a three-week period in second grade when I had a crush on a girl named Lisa DeFelice—name my sister. If she'd been born a few years later, her name would have been Mrs. Berkholtz Stein.

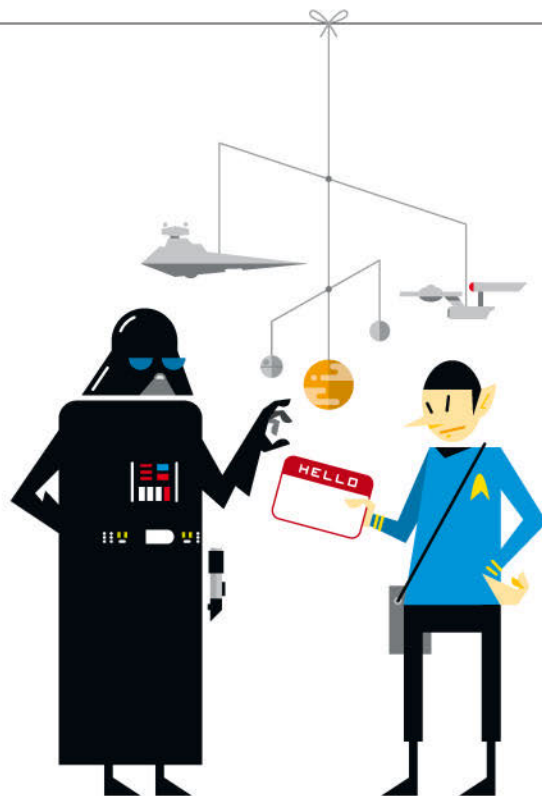
So I'm nervous that many of the newly discovered features on Pluto and its moons might be named after nerd entertainment such as *Star Wars*, *Star Trek* and *The Lord of the Rings*, much of which was originally meant for kids. NASA is already calling Charon's north pole Mordor and a large dark spot on Pluto Balrog. We are in danger of naming Pluto's equator Everybody Poops.

TO TRY TO STOP THIS, I called Mark Showalter, a senior research scientist at the SETI Institute who aided in NASA's Pluto mission and set up an online poll months ago with all these nerd names. "I'm shooting for Vader Crater on Charon," the head of the nomenclature working group told me cheerily. This is when I discovered that SETI stands for Search for Extraterrestrial Intelligence. It was going to be difficult to convince a man whose day job is looking for aliens that there is a difference between real and not real things.

But Showalter got my point, saying he'd made an effort to include Shakespearean characters, hoping to find twin peaks to name Rosencrantz and Guildenstern. He's also using the names of gods and heroes from all over the world. This is because his names have to be approved by the International Astronomical Union, which likes cultural diversity and hates pop culture. It was comforting to know that astrophysicists have to deal with the same kind of editors that I do.

When I spoke to Showalter's editor, Rita Schulz, she told me that there are a lot of official rules about naming space stuff: Pluto's topography must refer to either the underworld, since Pluto was the Roman god of it, or scientists and writers who have written about Pluto, which is why I am writing this column. Charon is reserved for fictional explorers. What exactly Darth Vader explored, other than humans' capacity to sit through horrible prequels, is unclear.

Schulz assured me that many of the submitted names will be rejected by the 12-person naming committee she leads, which consists of scientists and historical scholars who are apparently way more conservative than the alien hunters NASA put in charge. Schulz told me they had a long discussion about whether John Lennon, *who was a Beatle*, would be famous enough in the future to be the namesake of a crater on Mercury, which is by far the crappiest of all planets. In fact, she's holding back all the good Mercury craters, which are named after artists, because "if in 200 years there is someone who is a much better painter than Rembrandt, he can't get a big crater, because all the big craters are taken." That seems as necessary as



the idea of leaving an empty room in the Print Journalist Hall of Fame.

MY ONLY HOPE was to go to the source and get science-fiction writers to employ literary and historical references. I asked Kevin Murphy, a co-creator of Syfy's hit show *Defiance*, how he comes up with place names. "There's a desert called the Shipton desert named after a Canadian broadcasting executive who got in a bidding war because she wanted our show," he said. "The Darby building, which is what Julie Benz's character calls home base, is named after my cocker spaniel." The Syfy network is named after someone who cannot spell.

Murphy thought I was overestimating the power of names. Did I know what the streets I've lived on were named after? And naming animals was so unimportant that not only did God give Adam just one day to do it, but he approved of "tufted tit-tyrant."

The important part is the momentary excitement a name causes, like what the tufted tit-tyrant did for me. "When the *Enterprise* was a space shuttle, it made people feel warm and gushy because it was part of *Star Trek*," Murphy said. And the people who can get excited about Charon's craters are mostly *Star Trek* fans. So I'm willing to concede the names of our dwarf planet's moons' craters to them. In return, I'd love our movie theaters back.

Bret Baier The host of Fox News' *Special Report* discusses Donald Trump, confused dogs and preparing for a crowded GOP presidential debate

Tell me the truth, Did anybody at Fox ever try to sketch out a 2016 Republican debate platform that fits 16 people? No. Never. We from Day One said that the most people on a stage—that ever had been on a stage—was 10. And that was all that was feasible on one stage. I mean we agonized over how to do it.

No Hollywood Squares, with a four-by-four grid? Yeah, Trump for the block? I've moderated five of these things, and the biggest challenge is juggling the time and making sure that everybody stays to time. If you have more than 10 candidates, I just think it would be unwieldy.

Pollsters say that if you're dealing with people who are polling inside the margin of error, within a percentage point of one another, you can't reliably know who is polling in the top 10. I would argue, What is a better way for a national debate in Cleveland on the same stage where the Republican nominee is going to accept the nomination? There has to be some measure, and we're going to do our best to pick the best polls with the biggest samples.

The Real Clear Politics average has Chris Christie and Rick Perry at 2.8%, Rick Santorum at 1.8%, Carly Fiorina at 1.6%. Two of those four probably won't make it. That's exactly right. And you know, there will be decisions to be made that week. And if there is a legitimate tie and we can't break it, we may add another podium.

In 2012, Fox debuted the doorbell debate buzzer, confusing dogs around the nation. Will the doorbell be back? We're in the process of getting our sounds. The doorbell caused serious problems. I literally got 1,000 emails from dog owners who said they were racing to the door every time we rang it. And we were ringing it because the candidates were not paying attention.

Could any sound stop Donald Trump from talking if he gets on a roll? I'm not sure. I'd be lying to you if I didn't say that I have woken up in cold sweats wondering how I'm going to deal with a Donald Trump who's not listening.

The Republican National Committee has asked media organizations to partner with conservatives for the debates. CNN is bringing in Hugh Hewitt. At Fox, you're doing it with three news anchors. Is that the RNC acknowledging that "fair and balanced" has a conservative tilt? We didn't like that stipulation from the beginning, and so we pushed back pretty hard because we wanted what we used last time to be our template. I'm surprised that the other networks went along with it. We wouldn't.

Back in the 2012 debates, Fox News had some of the toughest questions of any of the networks. What makes a good debate question? Short questions are best—ones that take them off their talking points, ones that can assume what you know they're going to say about a certain issue because you've listened to it on the trail 7 billion times.

On a personal note, your son Paul, who was born with heart problems, is doing well. He's doing great. Growing like a weed. He's 8, and he's in all kinds of camps, unstoppable. He's had three open-heart surgeries and seven angioplasties, and he'll have another surgery probably in three to five years.

What did you learn about yourself through that whole process? That there are much bigger things than this job. There are much bigger things than the politics that we cover day to day. And that I need to remember that every day.

—MICHAEL SCHERER

'I have woken up in cold sweats wondering how I'm going to deal with a Donald Trump.'



TERESA KROEGER—GETTY IMAGES



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¹ The minimum balance required to earn the advertised APY is \$2,000 and must be deposited in a single transaction. Accounts with balances of \$2,000 or more earn 1.25% APY. The minimum balance to open a CD is \$2,000. A penalty may be imposed for early withdrawals. After maturity, if you choose to roll over your CD, you will earn the base rate of interest in effect at that time.

² For High Yield Savings Accounts, rates are variable and subject to change any time without notice after the account is opened. There is no minimum balance required to earn the advertised APY, but a minimum of \$30 is required to open an account and avoid a \$5 monthly service charge.

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A man with a mustache, wearing a blue and white plaid shirt and jeans, sits in a wooden canoe on a calm lake. He holds a long wooden paddle. In the background, a blue and white tent is pitched on a grassy shore. A mother duck and her ducklings are swimming in the water. The scene is set against a backdrop of green trees and mountains under a clear blue sky.

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